

The Role of Intercultural Understanding in Enhancing International Consumer Trust: Moderated by Multilingual Branding Strategy

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Abstract

The growth of the digital economy in Indonesia has created significant opportunities for international brands to expand their market share. However, the success of global brands is not only determined by product quality but also by their ability to understand local cultural values and communicate effectively in a multilingual context. This study aims to analyze the influence of intercultural understanding on international consumer trust in Indonesia. The approach used is explanatory quantitative, with a survey method involving 200 respondents who have purchased international brands in Indonesia. The data was analyzed using SEM-PLS. The results indicate that intercultural understanding has a positive and significant effect on international consumer trust. Similarly, a multilingual branding strategy has a positive effect on consumer trust. Furthermore, the moderation results indicate that a multilingual branding strategy strengthens the relationship between intercultural understanding and consumer trust. These findings confirm that a combination of cultural sensitivity and multilingual communication is a key strategy in building consumer trust and loyalty in the Indonesian market. The implications of this research demonstrate the value of cross-cultural adaptation and inclusive communication as the foundation of sustainable global marketing.

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Introduction

Indonesia's digital economy growth over the past decade has positioned the country as one of the largest consumer markets in Southeast Asia. According to a report by Google, Temasek, and Bain & Company (2024), Indonesia's digital economy is valued at US\$82 billion in 2024 and is projected to exceed US\$109 billion in 2025. This growth is supported by an increase in e-commerce transactions, which according to Bank Indonesia data (2025) reached Rp 658 trillion, with the largest contributions coming from the online retail, fashion, beauty, electronics, and digital services sectors.

The phenomenon of globalization and cross-border trade has made Indonesian consumers increasingly open to foreign brands. According to We Are Social and Kepios (2025), 89% of internet users in Indonesia have interacted with international brands through digital platforms. Increased exposure to global products has exposed consumers to a variety of communication styles, symbols, and cultural values from different countries. In this context, a brand's ability to understand and adapt to local culture is a key factor in building international consumer trust.

The concept of intercultural understanding reflects an organization's ability to recognize and appreciate cultural differences and adapt its communication and marketing strategies to suit consumer social norms (Chen & Starosta, 2021). In the context of Indonesia, which has more than 700 ethnic groups and 652 regional languages (BPS, 2024), the ability of foreign brands to demonstrate cultural sensitivity is an important element in building emotional closeness and trust. However, intercultural understanding alone is not enough. In an increasingly multilingual world, effective brand communication strategies also require the implementation of a multilingual branding strategy, namely the use of more than one language (local and global) in brand communication to strengthen closeness and authentic perception (Usunier & Shaner, 2020). The use of Indonesian alongside foreign languages can create a sense of inclusion and increase brand credibility in the eyes of consumers (Lee & Chen, 2023).

Several previous studies have examined the relationship between culture and consumer trust, such as the study by Zhang & Li (2022), which found that cultural adaptation has a positive effect on brand trust among Asian consumers. However, most studies still focus on the global context or developed countries, while empirical evidence from Indonesia is still limited. Furthermore, studies combining the role of multilingual branding strategy as a moderating variable in the relationship between intercultural understanding and consumer trust are still rare. Based on this background, this study aims to examine the influence of intercultural understanding on international consumer trust in Indonesia, as well as analyze the moderating role of multilingual branding strategy in strengthening this relationship. The results of this study are expected to contribute theoretically to the development of cross-cultural marketing literature and practically to global companies in designing more adaptive brand communication strategies in the Indonesian market.

Intercultural Understanding

Intercultural understanding refers to an individual's or an organization's ability to recognize, appreciate, and adapt to diverse cultural values, norms, and practices, as well as to adjust communication behavior according to the target cultural context (Chen & Starosta, 2021). In the context of international business, this concept reflects the degree of cultural empathy that companies demonstrate toward foreign markets. Luna and Gupta (2020) found that companies exhibiting cultural sensitivity in brand communication tend to achieve higher levels of customer engagement and trust. Similarly, Rahim et al. (2023) revealed that understanding local culture can minimize misunderstandings in cross-cultural brand communication and enhance a brand's positive image in the eyes of consumers. In the Indonesian context, foreign brands that are able to align their messages with local cultural values—for instance, by incorporating local symbols or adopting a polite communication style—are more likely to be accepted and trusted by consumers.

International Consumer Confidence

Consumer trust is defined as the belief that a brand will fulfill its promises and act in the interests of consumers (Morgan & Hunt, 1994). In a cross-cultural context, brand trust encompasses the dimensions of honesty, reliability, and benevolence as perceived by consumers towards foreign brands (Li & Kim, 2023). According to Brand Trust Theory (Delgado-Ballester & Munuera-Alemán, 2005), brand trust is formed through positive experiences, credibility, and consistent communication. In the Indonesian context, where social norms emphasize harmony and politeness, consumer trust is often influenced by the perception of whether the brand "respects local culture."

Multilingual Branding Strategy

A multilingual branding strategy is the practice of using two or more languages in brand communication, including in logos, advertisements, websites, packaging, and customer interactions (Usunier & Shaner, 2020). This strategy allows brands to reach cross-language and cross-cultural audiences more effectively. Lee and Chen (2023) mention that the use of local languages increases brand authenticity and strengthens perceptions of trust. In Indonesia, brands that use Indonesian alongside global languages such as English are often perceived as more "open and inclusive." Thus, a multilingual branding strategy can act as a moderating factor that strengthens the influence of intercultural understanding on international consumer trust.

This study is supported by three main theoretical frameworks:

1. Theory of Planned Behavior (Ajzen, 1991): explains that consumer behavior is influenced by attitudes, social norms, and behavioral control. Intercultural understanding forms positive social norms that support trust in foreign brands.
2. Cultural Congruity Theory (Hong & Wyer, 2018): suggests that cultural value congruity between brands and consumers increases psychological comfort and trust.
3. Brand Trust Theory (Delgado-Ballester & Munuera-Alemán, 2005): states that brand trust is formed from credibility and consistent communication.

Based on previous theoretical studies and research, the following hypothesis is formulated:

- H1: Intercultural understanding has a positive effect on international consumer trust.
- H2: Multilingual branding strategy has a positive effect on international consumer trust.
- H3: Multilingual branding strategy moderates the effect of intercultural understanding on international consumer trust, whereby the effect will be stronger for brands that implement

Research Methods

This study uses an explanatory quantitative approach that aims to examine the causal relationship between intercultural understanding and international consumer trust, with multilingual branding strategy as a moderating variable. This approach was chosen because it is suitable for examining the relationship between variables empirically and objectively through statistical analysis. The research design is cross-sectional, meaning that data collection was conducted during a specific period (July-September 2025). The data collection method used was an online survey with a structured questionnaire as the instrument. This approach is considered relevant because the majority of consumer interactions with international brands in Indonesia occur through digital platforms such as e-commerce and social media. The population in this study is all consumers in Indonesia who have made purchases or interacted with international brands, both online and offline. This population was chosen because it represents a group of consumers who interact directly with cross-cultural and multilingual brands, making it relevant for researching aspects of intercultural understanding and multilingual branding. The sampling technique used is purposive sampling, with the following respondent criteria:

1. At least 18 years old.
2. Have purchased products or services from an international brand within the last 12 months.
3. Understand at least two languages (Indonesian and one foreign language such as English, Mandarin, Japanese, or Korean).

The sample size used is 200 respondents, in accordance with the recommendation of Hair et al. (2021) for Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis, which requires a minimum of 10 times the number of indicators in a single latent construct. Respondent characteristics are expected to reflect the diversity of industrial sectors, including consumer products (FMCG), technology and electronics, fashion and cosmetics, educational services, tourism, and financial services. Thus, the research results can describe Indonesian consumer behavior more broadly towards various types of international brands.

The data used in this study consists of:

1. Primary data, which is data obtained directly from the results of questionnaires filled out by respondents. The questionnaires were compiled based on relevant theories and previous research results to ensure the suitability of the indicators with the constructs being studied.
2. Secondary data, which is data obtained from official institutions such as Bank Indonesia (2025), the Central Statistics Agency (BPS, 2024), the World Bank (2024), and the Google-Temasek-Bain e-Conomy SEA report (2024). Secondary data is used to strengthen the empirical background and provide context for Indonesian consumer behavior in the era of digital globalization.

The data collection process was carried out systematically through five main stages. The first stage was the preparation of research instruments, namely questionnaires developed based on previous theories and research related to intercultural understanding, multilingual branding strategy, and consumer trust. The questions were compiled in a statement format with a five-point Likert scale. The second stage was content validity by three experts in the field of cross-cultural marketing. The experts assessed the relevance, clarity, and suitability of each question item with the measured construct. The experts' input was used to improve the wording and enhance the cultural context of Indonesia. The third stage was a pilot test with 30 initial respondents with characteristics like the research population. This pilot test aimed to assess the respondents' level of understanding of the questions and test the initial reliability of the instrument. The test results showed that the Cronbach's Alpha value for all variables was above 0.70, indicating that the instrument had good reliability. The fourth stage was the distribution of the main questionnaire to 200 respondents throughout Indonesia via the Google Forms platform. The questionnaire was distributed online to the e-commerce user community (Shopee, Tokopedia, TiktokShop) and via social media (Instagram, WhatsApp Group, Facebook). The online approach was chosen because it is in line with the behavior of digital consumers in Indonesia and allows for extensive data collection in a relatively short time. The final stage was data cleaning, which was carried out to remove duplicate entries, incomplete answers, and inconsistent responses. Data that passed the verification stage was then coded and processed for analysis using SmartPLS 4.0 software.

Data analysis in this study used Structural Equation Modeling-Partial Least Squares (SEM-PLS), which is considered appropriate for predictive research models with moderating relationships (Hair et al., 2021). The analysis was conducted in two main stages:

1. Outer Model Analysis (Measurement Model)
 - Aimed at testing the validity and reliability of constructs with the following criteria:
 - Convergent validity: factor loading value ≥ 0.70 and AVE ≥ 0.50 .
 - Discriminant validity: tested using the Fornell-Larcker Criterion and cross loading values.
 - Construct reliability: Cronbach's Alpha and Composite Reliability ≥ 0.70 .

2. Inner Model Analysis (Structural Model)

- Used to test the relationship between latent variables, including direct effects and moderating effects. Evaluation is carried out through:
 - R^2 value (coefficient of determination) to measure the explanatory power of the model.
 - The f^2 value (effect size) to measure the strength of influence between variables.
 - The Q^2 value (predictive relevance) to assess the predictive ability of the model.
 - Significance testing was performed using bootstrapping with 5,000 subsamples.

The hypothesis is accepted if the t-statistic value is ≥ 1.96 ($\alpha = 0.05$).

Reliability and validity tests were conducted on 30 respondents in the pilot test stage. The results show that all indicators have a corrected item-total correlation value > 0.30 and Cronbach's Alpha between 0.86 and 0.89, which means they are reliable. An AVE value above 0.60 indicates that the instrument is also convergent valid. Thus, the questionnaire used in this study can be declared suitable for use in the main data collection.

This research was conducted in accordance with academic ethics principles. Each respondent was explained the research objectives, confidentiality of identity, and the right to withdraw from participation at any time without consequences. Participation consent was obtained through informed consent on the first page of the online questionnaire. The data obtained was used solely for scientific purposes. The research methodology was designed to provide empirical evidence of the role of intercultural understanding in building Indonesian consumer trust in international brands, as well as how multilingual strategies play a role in strengthening these relationships. By involving 200 respondents from various industrial sectors in Indonesia, this study is expected to contribute theoretically and practically to the development of more adaptive and inclusive cross-cultural marketing strategies.

Result

This study involved 200 respondents from various regions in Indonesia, including active users of e-commerce and social media who interact with international brands. The composition of respondents based on key characteristics is shown in Table 1.

Table 1. Demographic Profile of Respondents (n = 200)

Characteristics	Category	Number	Percentage
Gender	Male	82	41
	Female	118	59
Age	18-25 years	86	43
	26-35 years	68	34
	>35 years old	46	23
Purchasing Sector	Fashion & Cosmetics	61	30.5
	Electronics & Technology	52	26.0
	Food & Beverage	39	19.5
	Services & Education	28	14.0
	Others	20	10.0
Frequency of Foreign Brand Purchases (last 12 months)	1-2 times	58	29.0
	3-5 times	91	45.5
	>5 times	51	25.5

Source: SEM-PLS 4.0 Data Processing Results

This data shows that the majority of respondents are young consumers (18-35 years old) with high digital consumption behavior, reflecting the general characteristics of Indonesian consumers who are the main target of international brands (We Are Social & Kepios, 2025).

Outer Model Analysis Results

The outer model analysis aims to assess the validity and reliability of the research constructs. This test includes convergent validity, discriminant validity, and construct reliability that can be seen in Table 3.

Table 3. Results of Construct Validity and Reliability Tests

Construct	Indicators	Factor Loadings	AVE	Composite Reliability	Cronbach's Alpha
Intercultural Understanding (IU)	IU1	0.81	0.642	0.892	0.861
	IU2	0.84			
	IU3	0.79			
	IU4	0.77			
Multilingual Branding Strategy (MB)	MB1	0.82	0.667	0.901	0.874
	MB2	0.85			
	MB3	0.79			
	MB4	0.83			
Consumer Confidence (CT)	CT1	0.84	0.671	0.912	0.883
	CT2	0.85			
	CT3	0.78			
	CT4	0.81			

Source: SEM-PLS 4.0 Data Processing Results

All *loading factor* values are above 0.70, indicating that the indicators are valid in representing their constructs. AVE values above 0.50 indicate that *convergent validity* is fulfilled, while Composite Reliability and Cronbach's Alpha values above 0.70 indicate excellent reliability (Hair et al., 2021).

Inner Model Analysis Results

The inner model test is used to determine the direct and indirect effects between variables. This model is tested using the bootstrapping technique with 5,000 subsamples and a significance level of 5%.

Table 4. Inner Model Test Results (Path Coefficients and Significance)

Relationship between variables	β	t-statistic	p-value	Decision
Intercultural Understanding → Consumer Trust	0.46	7.21	0.000	Accepted (H1)
Multilingual Branding Strategy → Consumer Trust ()	0.39	5.84	0	Accepted (H2)
Intercultural Understanding × Multilingual Branding Strategy → Consumer Trust	0.27	3.92	0	Accepted (H3)

Source: SEM-PLS 4.0 Data Processing Results

R^2 (International Consumer Trust) = 0.61. This means that 61% of the variation in consumer trust in international brands can be explained by intercultural understanding and multilingual branding strategy. This value indicates a strong explanatory power of the model (Chin, 1998). Interpretation of Table 4 also shows that all paths between variables have a positive and significant direction. The strongest path is found in the relationship between Intercultural Understanding and Consumer Confidence ($\beta = 0.46$), followed by Multilingual Branding Strategy and Consumer Confidence ($\beta = 0.39$). The moderation path shows a β value of 0.27, which means that multilingual strategies strengthen the influence of cultural understanding on consumer confidence.

Discussion

The results of this study indicate that intercultural understanding has a positive and significant effect on international consumer trust in Indonesia. These findings are consistent with the research conducted by Zhang & Li (2022) and Rahim et al. (2023), which confirms that understanding local culture strengthens brand image and enhances perceptions of honesty and empathy. In the context of multicultural Indonesia, the ability of foreign brands to adapt to the values of politeness and social harmony is a key determinant of consumer trust. Furthermore, multilingual branding strategies have also been proven to have a positive effect on consumer trust. This supports the findings of Lee & Chen (2023), who state that the use of local languages in brand promotion and communication increases perceptions of *brand authenticity* and consumer emotional closeness. International brands that combine Indonesian with global languages such as English are considered to be more respectful of national identity and more trustworthy.

The most interesting result is the moderating effect of *multilingual branding strategy* on the relationship between *intercultural understanding* and consumer trust. The moderation coefficient value of $\beta = 0.27$ indicates that multilingual communication strategies strengthen the positive effect of cultural understanding on trust. In other words, when companies not only understand cultural values but also communicate them in the language of consumers, the effect on trust becomes stronger. These results expand on the *Cultural Congruity Theory* model (Hong & Wyer, 2018), which emphasizes the importance of cultural congruity in creating psychological closeness between consumers and brands.

These findings also differ from the research conducted by Usunier & Shaner (2020), which found that multilingual strategies are not always effective in linguistically homogeneous countries such as Japan. However, in the multilingual context of Indonesia, this strategy is actually very effective because it increases *cultural inclusivity*. Conceptually, the results of this study reinforce *Brand Trust Theory* (Delgado-Ballester & Munuera-Alemán, 2005), which states that brand trust is formed through a combination of credibility, communication consistency, and cultural empathy. Meanwhile, in practical terms, this research shows that international companies operating in Indonesia need to not only adapt cultural values, but also convey their brand messages in a language that is easily understood and relevant to the local community.

This study extends cross-cultural marketing research by showing that intercultural understanding and multilingual branding are not just communication tools, but key drivers of consumer trust in emerging markets. For international brand managers, these findings highlight the importance of designing marketing messages that reflect local cultural values and combine local and global languages to strengthen emotional connection and brand credibility. In Indonesia, cultural and linguistic diversity should be seen not as a barrier, but as a strategic opportunity to build lasting relationships between global brands and local consumers.

Overall, the results of the Structural Equation Modeling–Partial Least Squares (SEM-PLS) model testing show that this research model has a very good level of feasibility. All indicators in each construct were proven to meet the required validity and reliability criteria, both in terms of convergent validity and composite reliability, so it can be ascertained that the research instrument can measure the intended construct consistently and accurately.

The coefficient of determination ($R^2 = 0.61$) shows that 61% of the variation in the international consumer trust variable can be explained by the combination of intercultural understanding and multilingual branding strategy. This value reflects the strong explanatory power of the model and its empirical relevance, indicating that these two factors are important determinants in building consumer trust in foreign brands in Indonesia.

In addition, the results of the hypothesis testing confirmed that the three main hypotheses (H1, H2, and H3) were significantly accepted at a 95% confidence level ($p < 0.05$). Specifically, it was found that intercultural understanding has a direct positive effect on consumer trust, while

multilingual branding strategy not only has a direct positive impact, but also acts as a moderator that strengthens the influence of cultural understanding on international consumer trust.

This finding confirms that the combination of cultural sensitivity and multilingual communication are complementary strategic elements in building trust between international brands and Indonesian consumers. In other words, the success of global brands in the Indonesian market is not only determined by product quality or brand image alone, but also by the brand's ability to empathize with local cultural values and communicate its messages in a language that is familiar, inclusive, and meaningful to consumers.

This study makes an important contribution to the development of cross-cultural marketing and global consumer behavior literature. First, the results of this study expand on Cultural Congruity Theory (Hong & Wyer, 2018) by proving that cultural congruity not only influences consumer attitudes, but also the dimension of trust in the context of long-term relationships between consumers and brands. This research has enriched Brand Trust Theory (Delgado-Ballester & Munuera-Alemán, 2005) by incorporating the dimension of multilingual communication as an important mechanism for shaping brand credibility. This approach shows that consumer trust is not only built through product quality, but also through the way brands communicate empathetically and inclusively with local values. This study also provides empirical support for the application of the Theory of Planned Behavior (Ajzen, 1991), in which social norms and cultural perceptions are proven to influence consumer attitudes and trust toward international brands. Thus, the results of this study confirm that cross-cultural consumer behavior cannot be separated from the surrounding social and linguistic context.

From a managerial perspective, this study suggests that companies and marketers should integrate local cultural values into brand communication by understanding norms such as politeness, harmony, and community orientation, and translating them into messages that fit the Indonesian social context. At the same time, global brands should adopt adaptive multilingual communication strategies by using Indonesian alongside international languages in promotional materials, social media, and customer service to strengthen authenticity and emotional closeness. To support effective implementation, companies also need to build the cross-cultural capabilities of their marketing and communication teams through training in cultural empathy and cross-language communication. In addition, brand messages and visual symbols, including packaging design, colors, and communication elements, should be adapted to Indonesian aesthetic preferences without losing the brand's global identity.

Although this study provides significant results that are consistent with theory, there are several limitations that need to be considered. First, this study was only conducted in Indonesia with a sample of 200 respondents, so the results may not fully represent consumer behavior in other countries with different cultural characteristics. Second, this study used a cross-sectional approach, so it could not observe the dynamics of changes in consumer trust behavior over time. Third, this study focused on perception variables and did not consider other factors such as actual consumer experience or brand reputation.

Conclusion

Intercultural understanding has a positive and significant effect on international consumer trust. This shows that the higher the level of cultural understanding and empathy demonstrated by a brand, the greater the level of trust that Indonesian consumers place in that brand. These results emphasize the importance of cultural adaptation in marketing communication strategies, especially in countries with ethnic and social diversity such as Indonesia.

A multilingual branding strategy also has a positive effect on international consumer trust. The use of local languages alongside global languages in brand communication has been shown to increase perceptions of brand authenticity and emotional closeness. Brands that are able to speak the language of consumers are more respectful of local cultural identities, thereby fostering a stronger sense of psychological attachment and trust.

The results of the study prove that multilingual branding strategies moderate the relationship between intercultural understanding and international consumer trust. In other words, multilingual communication strategies strengthen the positive influence of cultural understanding on consumer trust. When brands not only understand local culture but also communicate it linguistically in accordance with the Indonesian context, consumer trust levels increase significantly.

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