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CONSUMER BEHAVIOUR IN EMERGING ECONOMIES: AN INTEGRATIVE CONCEPTUAL FRAMEWORK

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Abstract

Consumer behaviour in emerging economies is shaped by affordability constraints, social expectations, institutional uncertainty, cultural identity and expanding digital access. This conceptual paper addresses the fragmented treatment of these influences by developing an integrative Context–Interpretation–Decision (CID) framework. An integrative literature review was undertaken using peer-reviewed scholarly literature, with priority given to studies published from 2019 to 2025 while retaining seminal works that provide foundational concepts. The literature was screened for relevance to consumer decision-making, emerging-market conditions, digital consumption, trust, culture, value and institutional context. The review shows that no single theory adequately explains emerging-market consumption. Economic perspectives clarify resource and value trade-offs; motivational perspectives explain aspiration; social and cultural perspectives explain norms and identity; institutional perspectives explain trust and risk; and digital perspectives explain changes in information access and transaction environments. The proposed CID framework connects these perspectives by showing how economic, socio-cultural, institutional and technological conditions shape consumer interpretation through perceived value, aspiration and identity, trust and perceived risk. These interpretations influence purchase, adoption, repeat patronage, loyalty, advocacy and avoidance, while post-purchase experiences can feed back into future decisions. The framework offers a clearer mechanism-based explanation of consumer decision-making and provides propositions that can be tested across emerging economies.

Keywords: *Consumer behaviour; emerging economies; consumer decision-making; perceived value; institutional trust; digital consumption; socio-cultural embeddedness; aspirational consumption.*

Introduction

Consumer behaviour refers to the processes through which individuals and groups recognise needs, search for information, evaluate alternatives, make choices, consume offerings and assess the consequences of those choices. Contemporary consumer behaviour is therefore broader than the act of purchasing because it includes the meanings, experiences, relationships and contextual conditions surrounding consumption (Solomon, 2020). In emerging economies, this broader understanding is particularly important because purchasing decisions are made within environments characterised by economic inequality, rapid urbanisation, changing lifestyles, uneven infrastructure, institutional variation and accelerated digital adoption. Sheth (2011) argues that emerging markets differ from mature industrialised markets in important respects, including market heterogeneity, resource constraints, infrastructure limitations and distinctive institutional

arrangements. These conditions mean that consumer decisions cannot always be interpreted adequately through models that assume stable purchasing power, formal market institutions and uniform access to information.

The importance of this issue has increased with the expansion of digital consumption. Consumers in emerging economies increasingly use smartphones, social media, electronic marketplaces and peer-generated information to discover, compare and purchase products. Research in emerging-market settings shows that social commerce can strengthen community interaction and trust, while online trust can reduce perceived risk and increase purchase intentions (Algharabat & Rana, 2021; Lăzăroiu *et al*., 2020). Evidence from Sub-Saharan Africa similarly shows that information quality, perceived usefulness, hedonic motivation and perceived risk are important in building trust in electronic retail platforms (Odusanya *et al*., 2022). These findings indicate that technology does not simply add another channel to an existing decision process; it changes the sources of information, the speed of evaluation and the social mechanisms through which consumers judge credibility.

At the same time, emerging-market consumption remains strongly connected to economic and symbolic considerations. Consumers may seek affordable products while also attaching importance to prestige, identity, modernity and social recognition. Recent research demonstrates that consumer-perceived value, including product quality, price fairness, brand prestige and positioning, can shape brand attitude and loyalty in emerging markets (Islam *et al*., 2024). Research on masstige consumption also shows that consumers can pursue products that combine elements of prestige and accessibility (Boisvert *et al*., 2023). Thus, affordability and aspiration should not be treated as opposing explanations. They may operate simultaneously within the same decision, producing what this paper terms aspirational pragmatism: the pursuit of symbolic or experiential benefits within real financial and institutional constraints.

The literature, however, remains fragmented. Psychological models often concentrate on motivation, attitudes, perceived usefulness or behavioural intention; social and cultural research emphasises reference groups, identity and norms; economic explanations focus on income, price and utility; institutional studies focus on regulation, trust and risk; and digital-consumption research focuses on platforms, reviews, social commerce and technology adoption. Each perspective explains an important part of the consumer decision, but they are frequently presented as parallel explanations rather than as interacting mechanisms. Recent meta-analytic evidence, for example, shows that variables derived from several behavioural theories are relevant to social-commerce behaviour and that interpersonal trust may be especially important (Mou & Benyoucef, 2021). The implication is not that one theory should replace the others, but that their explanatory boundaries and points of connection need to be made explicit.

This paper addresses that problem by asking a central conceptual question: how do economic, socio-cultural, institutional and technological conditions interact with individual consumer interpretation to shape decision-making in emerging economies? The paper makes three related contributions. First, it clarifies the research gap by distinguishing between studies that explain isolated determinants and the need for an integrated explanation of how contextual conditions interact within the same consumer decision. Second, it integrates previously separate theoretical perspectives into a sequential but recursive decision logic rather than presenting them as unrelated theories. Third, it proposes the Context–Interpretation–Decision (CID) framework, which identifies contextual conditions as antecedents, consumer interpretation mechanisms as the connecting layer, and behavioural outcomes as consequences. The framework is intended as a conceptual platform for empirical research rather than as a claim of universal causality. The

remainder of the paper is organised as follows. The next section explains the conceptual review methodology used to identify, select and synthesise the literature. This is followed by a critical review of consumer behaviour in emerging economies and a discussion of the major theoretical perspectives. The paper then integrates the theories into the proposed CID framework, develops the conceptual propositions, discusses theoretical and managerial implications, identifies limitations and concludes with directions for future empirical research.

Research Gap and Conceptual Contribution

A clear research gap must identify not simply that a topic is important, but what existing scholarship has not adequately explained. The reviewed literature reveals three related gaps. The first is a fragmentation gap. Research on emerging-market consumption has generated substantial knowledge about economic constraints, cultural influence, institutional trust and digital behaviour, but these streams are often developed independently. Sheth (2011) established the importance of the distinctive structural conditions of emerging markets, while later studies have examined specific mechanisms such as online trust, social commerce, perceived value and digital advertising. These studies are valuable, but they do not by themselves explain how structural context is translated into individual consumer evaluation and then into behavioural outcomes.

The second gap is an integration gap. Existing theories illuminate different stages or dimensions of consumer decision-making. Rational choice is useful for understanding trade-offs under scarcity, but it is limited when consumers purchase symbolic products for identity or status. Motivation-based perspectives explain aspiration, but they do not adequately explain how regulation, infrastructure or digital information quality condition the expression of those motives. Social and cultural theories explain norms and identity, but may understate the economic and technological constraints surrounding choice. Institutional perspectives explain trust and uncertainty, yet they do not fully account for the psychological meanings attached to brands and products. Technology-adoption perspectives explain digital use, but digital access alone does not explain why consumers trust one seller, reject another or attach symbolic value to a product. The unresolved issue is therefore how these explanations operate together within a consumer decision. The third gap is a contextual translation gap. A growing body of recent research examines specific emerging economies, but evidence is often product-, platform- or country-specific. Studies of social commerce, online shopping, ethical consumption, brand loyalty and digital advertising provide important findings, yet their implications for a general theory of emerging-market consumer behaviour remain dispersed. For example, evidence from Sub-Saharan Africa demonstrates the importance of information quality, perceived usefulness, perceived risk and trust in electronic retail, while studies from South Asia demonstrate the roles of perceived value, price fairness, and brand prestige and store image. Such findings suggest recurring mechanisms, but an overarching conceptual structure is needed to show how these mechanisms fit together without assuming that all emerging economies are identical.

The conceptual contribution of this paper is therefore the Context–Interpretation–Decision (CID) framework. The framework does not propose another isolated determinant of consumer behaviour. Instead, it specifies a mechanism through which context is translated into behaviour. Economic, socio-cultural, institutional and technological conditions form the external context. These conditions influence what information is available, what choices are feasible and what meanings are attached to products. Consumers then interpret these conditions through four central evaluative mechanisms: perceived value, trust, perceived risk and aspiration/identity. These mechanisms interact with motivation and social influence during decision-making. Behavioural outcomes subsequently emerge as purchase, adoption, repeat patronage, loyalty, advocacy,

avoidance, or ongoing consumer connections. The contribution lies in specifying the connections among these layers and in identifying where future empirical studies can test mediation, moderation and contextual differences.

Methodology of the Conceptual Review

This paper adopts an integrative literature review methodology. An integrative review is appropriate where the objective is to critique and synthesise literature from different theoretical and methodological traditions in order to develop a conceptual framework rather than calculate a single pooled effect (Snyder, 2019). The approach is therefore different from a conventional narrative review in which studies are described sequentially without a transparent synthesis logic. The review process followed four broad stages: identification, screening, thematic extraction and conceptual integration.

Literature was identified through searches of major scholarly databases and publisher platforms, including Scopus, ScienceDirect, SpringerLink, SAGE Journals, Taylor & Francis and Google Scholar for supplementary discovery. Search terms were combined around four clusters: (1) consumer behaviour and consumer decision-making; (2) emerging economies and emerging markets; (3) trust, perceived value, risk, aspiration, culture and institutions; and (4) digital consumption, social commerce, e-commerce, mobile commerce and online reviews. The search placed primary emphasis on peer-reviewed publications from 2019 to 2025 so that recent developments could be incorporated, while seminal sources published before 2019 were retained where they represented foundational theories or concepts that remain necessary to interpret the contemporary literature.

Studies were screened against three inclusion criteria. First, the study had to address consumer behaviour, consumer decision-making or a closely related consumption construct. Second, it had to provide evidence or theoretical reasoning relevant to emerging, developing or institutionally distinctive market contexts, or offer a theoretical contribution directly applicable to such contexts. Third, the study had to contribute to at least one of the four contextual domains or the individual interpretation mechanisms used in the proposed framework. Studies focused exclusively on technical system performance without a consumer-behaviour implication were excluded. Editorials, non-scholarly commentary and sources without sufficient bibliographic information were also excluded from the core synthesis.

The selected literature was then organised thematically rather than article by article. Evidence was coded under economic/value conditions, socio-cultural embeddedness, institutional trust and risk, digital transformation, and individual motivational and evaluative processes. The next step was critical comparison: the review examined where theories converged, where they explained different stages of decision-making, and where one perspective could not adequately account for findings explained by another. Finally, the themes were integrated into a conceptual model. This process follows the principle that a literature review should make its search, evaluation and synthesis logic sufficiently transparent to establish credibility and allow the conceptual contribution to be assessed (Snyder, 2019).

Because this is a conceptual paper, no primary respondents were surveyed and no statistical hypothesis was tested. The propositions developed below are therefore theoretically derived propositions for subsequent empirical examination. They should not be interpreted as empirical findings.

The methodological approach also has an important limitation. The review is integrative rather than a fully exhaustive systematic review or meta-analysis. Consequently, it is designed to generate and refine a theoretical explanation rather than estimate effect sizes across all available

studies. Future research can subject the CID framework to systematic review, bibliometric analysis, meta-analysis or primary empirical testing.

Conceptual Review

Consumer Behaviour: From Individual Choice to Contextual Decision-Making

Consumer behaviour is best understood as a process rather than a single observable act. It includes need recognition, information acquisition, evaluation, choice, use and post-consumption responses (Solomon, 2020). Traditional consumer models have often emphasised the individual decision-maker, but the emerging-market context requires greater attention to the environment in which the decision is made. Limited purchasing power, fragmented distribution, informal retailing, varying consumer protection, infrastructure constraints and rapidly changing digital environments can alter the set of alternatives available to consumers before individual preferences are even expressed.

This distinction is important because constraints and preferences are not the same thing. A consumer may prefer a premium product but purchase a smaller package because of cash-flow limitations. Another may prefer a global brand but choose a local alternative because of availability, price or trust in a familiar retailer. A third may use social media reviews to compensate for limited formal product information. These examples suggest that behaviour emerges from the interaction between what consumers want and what their market environment makes possible. Recent research on emerging-market retailing continues to identify fragmented channels, infrastructure constraints, rapid urbanisation and changing distribution structures as distinctive market characteristics (Patil *et al*., 2023).

Economic Conditions, Perceived Value and Aspirational Pragmatism

Economic conditions shape consumer behaviour through purchasing power, price sensitivity, employment security and access to finance. Yet income and price alone do not explain choice because consumers also evaluate the benefits and meanings attached to an offering. The consumption-values literature shows that functional, social, emotional and other forms of value can jointly influence behaviour (Babin & Harris, 2022; Sheth *et al*., 1991), while a recent meta-analysis reports a positive, moderate relationship between consumption values and consumer behaviour across countries (Mason et al., 2023). In emerging economies, consumers may therefore seek products associated with status, modernity or social mobility while remaining attentive to affordability and financial risk. Research on masstige consumption and emerging-market brand evaluation supports this combination of aspiration and practical constraint (Boisvert *et al*., 2023; Islam *et al*., 2024). This paper refers to the pattern as aspirational pragmatism: consumers pursue symbolic or experiential benefits while adjusting their choices to the resources and risks available to them. Thus, a higher-priced choice can still be rational when it is perceived to offer reliability, social acceptance, resale value or reduced risk.

This perspective also challenges a simplistic interpretation of rational choice. A consumer who selects a more expensive brand may still be acting rationally if the additional expenditure is perceived to purchase reliability, social acceptance, resale value or reduced risk. Rationality is therefore context-dependent: the relevant question is not whether the consumer chooses the cheapest option, but whether the chosen option provides the combination of benefits the consumer values under prevailing constraints.

Socio-Cultural Embeddedness and Identity

Consumer choices are also socially embedded. Family members, peers, reference groups, community leaders and online communities can influence what consumers notice, trust and consider acceptable. The Theory of Planned Behaviour explains the role of subjective norms in

behavioural intention (Ajzen, 1991), while Consumer Culture Theory highlights the symbolic and identity-related meanings of consumption (Arnould & Thompson, 2005). Recent evidence shows that local–global brand positioning can influence evaluations and word-of-mouth in emerging markets, while social commerce can connect community interaction, social support and trust (Algharabat & Rana, 2021; Osmanoglu *et al*., 2024). These findings suggest that socio-cultural conditions shape not only preferences but also how consumers interpret information and assess credibility. However, culture should not be treated as a fixed explanation of behaviour because consumers within the same country differ by age, income, education, urbanisation, digital exposure and life stage. The CID framework therefore treats socio-cultural embeddedness as a contextual influence that interacts with individual interpretation.

A critical limitation of purely cultural explanations is that cultural categories can become overly broad. Consumers within the same country differ by age, income, education, urbanisation, digital exposure and life stage. Consequently, this paper treats socio-cultural embeddedness as a contextual influence that interacts with individual interpretation rather than as a deterministic explanation of behaviour.

Institutional Context, Trust and Perceived Risk

Institutions influence consumer behaviour by defining the rules, protections and expectations surrounding market exchange. North (1990) remains foundational in explaining how formal and informal institutions structure economic interaction. In emerging economies, uneven enforcement, information asymmetry and variable consumer protection can increase uncertainty. Consumers may therefore rely on brand reputation, interpersonal recommendations, retailer relationships, warranties, certifications and online reviews as alternative signals of credibility.

Recent research provides direct evidence for this mechanism. Odusanya *et al* (2022) found that information quality, perceived usefulness, hedonic motivation and perceived risk influence trust in electronic retail platforms in a Sub-Saharan African context. In Morocco, online trust has been shown to influence attitude and purchase intention while reducing perceived risk (Jadil *et al*., 2022). Research on country-of-origin, trust and satisfaction in India likewise indicates that trust and satisfaction can mediate the relationship between country-of-origin cues and online purchase intention (Bhattacharya & Sharma, 2022).

The critical point is that institutional trust and brand trust should not be treated as identical. Brand trust concerns the consumer's confidence that a particular brand will deliver its promises, whereas institutional trust concerns confidence in the broader systems that regulate exchange. Where institutional assurance is perceived as weak, brand and interpersonal trust may become more important, but they do not eliminate institutional risk. This distinction is central to the CID framework because institutional conditions influence the amount and quality of trust required before consumers are willing to act.

Digital Transformation, Social Commerce and Consumer Empowerment

Digitalisation has changed the architecture of consumer decision-making. Consumers can discover products through social media, compare alternatives across platforms, access user-generated reviews, interact directly with sellers and complete transactions through mobile devices. The result is a more participatory decision environment in which consumers are simultaneously information seekers, reviewers, recommenders and content producers. A meta-analysis of social-commerce research found that variables associated with TAM, TRA/TPB and UTAUT are relevant to consumer behaviour and that interpersonal trust is particularly important (Mou & Benyoucef, 2021).

The emerging-market significance of this change is heightened by mobile-first adoption and the possibility of bypassing traditional retail infrastructure. Social commerce research in emerging markets shows that social-commerce constructs can strengthen social support, trust and community engagement (Algharabat & Rana, 2021). Research on online advertising in an emerging market also demonstrates the relevance of digital attitudes and purchase intentions among digitally engaged consumers (Gupta & Paul, 2024). These findings indicate that digital transformation should be treated as a mechanism that changes information availability and social interaction, not simply as a new communication channel.

Nevertheless, digital access can create new vulnerabilities. Information abundance does not guarantee information quality. Fake reviews, misinformation, fraudulent sellers and privacy concerns can increase perceived risk. Evidence on online reviews further shows that trust-building cues can vary across national cultures, suggesting that digital credibility is partly culture-specific (Kim *et al*., 2023). Thus, digitalisation can simultaneously reduce information barriers and increase uncertainty. The effect depends on how consumers interpret the credibility of digital information.

Ethical and Sustainable Consumption

Ethical and sustainable consumption is becoming increasingly visible in emerging markets, but it should not be treated as a universal or linear trend. Consumers may value environmental or social attributes while still prioritising affordability, product performance and availability. Kutaula *et al* (2024) show that ethical consumerism in emerging markets requires attention to the economic and contextual conditions under which ethical choices are made. This reinforces the broader argument of this paper: behavioural intentions are filtered through contextual feasibility and perceived value.

For marketers, the implication is that sustainability claims are more likely to influence behaviour when consumers can understand their relevance and perceive the offering as credible and affordable. Sustainability therefore enters the decision process through value and trust rather than operating as an independent moral determinant in every market.

Theoretical Perspectives and Their Integration

Rather than treating these theoretical lenses as isolated models, the CID framework integrates them by assigning each perspective a specific explanatory role within the consumer decision process. No theory is assumed to explain the entire process. Instead, the theories are complementary because they answer different questions about the same decision: what can the consumer afford, what does the consumer want, what do important others expect, what can the consumer trust, and how does technology alter the information and choice environment?

Rational Choice and Value Evaluation

Rational Choice Theory posits that consumers aim to maximise utility given limited resources by weighing costs and benefits (Becker, 1976). In emerging economies, price sensitivity is a clear manifestation of this principle. Consumers may consider durability, social status, convenience, risk, resale value and trust. Thus, the framework interprets rational evaluation through perceived value rather than price alone. This extends the usefulness of rational choice without assuming that consumers are perfectly informed or purely utilitarian.

Motivation and Aspirational Consumption

Motivation-based perspectives explain why consumers may pursue symbolic, emotional or status-related benefits even when basic economic constraints remain significant. Maslow's (1943) hierarchy is retained as a foundational motivational lens, but it is not treated as a rigid sequence of needs. Contemporary consumption research suggests that consumers can pursue functional and

symbolic goals simultaneously. The CID framework therefore conceptualises aspiration as a motivational input that interacts with economic feasibility rather than as a higher-order need that automatically follows the satisfaction of lower-order needs.

Social and Cultural Perspectives

The Theory of Planned Behaviour and Consumer Culture Theory contribute the social and symbolic dimension. Subjective norms help explain the influence of family, peers and reference groups, while Consumer Culture Theory explains how products and brands can become resources for identity and social positioning. Within the CID framework, social-cultural embeddedness affects both the goals consumers pursue and the credibility they assign to information. It therefore operates before and during evaluation rather than only after individual preferences have been formed.

Institutional Perspective

Institutional theory explains why similar consumers may behave differently when they operate under different levels of regulatory protection, market transparency or enforcement. Institutional conditions influence perceived risk and the availability of trustworthy signals. In the CID framework, institutional context is therefore an antecedent that shapes the trust threshold required for decision-making. This helps explain why brand reputation, community recommendations and third-party certification can become particularly important in uncertain market environments.

Digital Adoption Perspectives

Digital adoption perspectives explain how technology changes the decision environment. Technology Acceptance Model and related adoption frameworks emphasise usefulness, ease of use and related beliefs, while contemporary social-commerce research demonstrates that trust and interpersonal influence are also important. The CID framework places digitalisation within the contextual layer but allows digital mechanisms to feed directly into interpretation through information quality, social proof, convenience and perceived risk.

Integrated Theoretical Logic

The integrated logic can be stated as follows. Economic conditions determine the resource boundary within which a decision is made. Socio-cultural conditions shape norms, identity and social meanings. Institutional conditions affect the level of uncertainty and the availability of formal assurance. Technological conditions alter information access, interaction and transaction convenience. These contextual conditions jointly influence consumer interpretation through perceived value, aspiration, trust and perceived risk. The consumer then evaluates alternatives and forms a behavioural response. The response can subsequently generate feedback: experience changes trust, loyalty and learning, while digital reviews and word-of-mouth can influence the decisions of other consumers. The process is therefore sequential in analytical terms but recursive in real consumption environments.

Proposed Context–Interpretation–Decision (CID) Framework

The proposed framework contains three connected layers. The first layer is Context. It comprises economic conditions, socio-cultural embeddedness, institutional conditions and technological environment. The second is Interpretation. It contains perceived value, aspiration and identity, trust, and perceived risk. The third is Decision and behavioural outcomes. It covers purchase intention, purchase/adoption, repeat patronage, loyalty, advocacy, avoidance, and interpersonal/brand connections. The framework proposes that context does not mechanically determine behaviour. Instead, consumers interpret contextual conditions and translate them into judgments about value, meaning, credibility and risk before acting.

The framework also incorporates feedback operating across two distinct pathways, as illustrated in Figure 1. Internally, direct post-purchase experience reshapes the consumer's future trust and perceived value. Externally, post-decision reviews, recommendations, and word-of-mouth transfer knowledge to other consumers, dynamically reshaping the wider market context for future buyers. This is especially relevant in emerging economies where social networks, informal retailers and digital communities can rapidly transmit information.

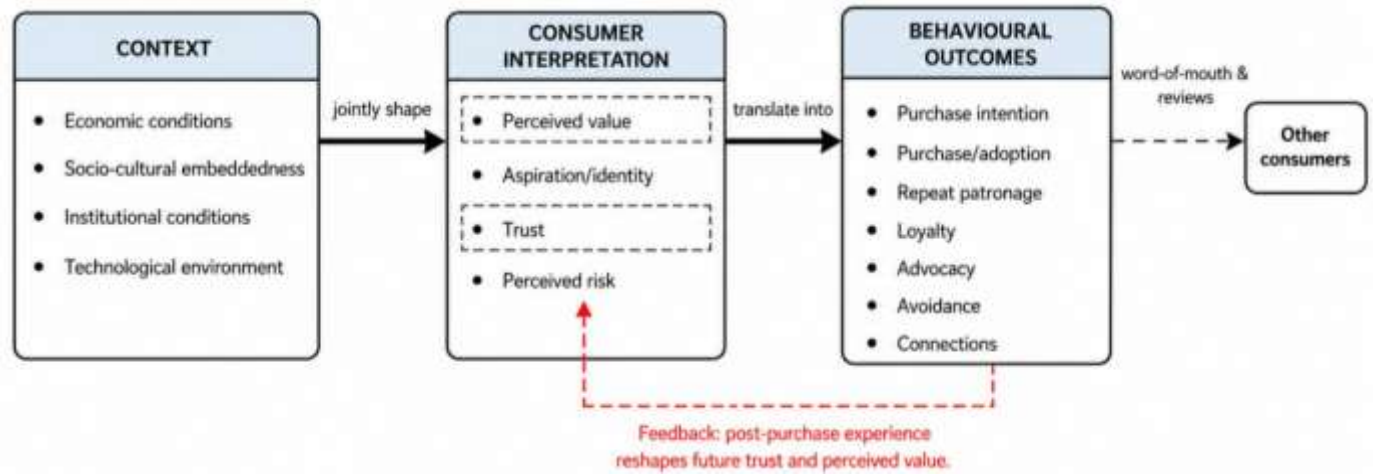

Figure 1: Proposed Context–Interpretation–Decision (CID) framework.

Conceptual Propositions

Proposition 1: Economic conditions influence consumer decision-making through perceived value. Where purchasing power is constrained, consumers are more likely to compare functional, symbolic and financial benefits rather than respond to price alone.

Proposition 2: Socio-cultural embeddedness influences consumer decision-making by shaping subjective norms, identity meanings and the credibility of interpersonal information. The influence is expected to be stronger for high-involvement and socially visible products.

Proposition 3: Institutional conditions influence consumer decision-making through trust and perceived risk. Where formal assurance is perceived as weak or uncertain, consumers are more likely to rely on brand reputation, interpersonal recommendations and other informal signals of credibility.

Proposition 4: Digital access influences consumer decision-making by increasing information availability, social interaction and transaction convenience, but its effect depends on information credibility, digital literacy and perceived risk.

Proposition 5: Consumer aspiration and identity strengthen the relationship between perceived value and behavioural intention when products carry substantial symbolic or status meaning.

Proposition 6: Trust mediates the relationship between contextual conditions and consumer decision outcomes because consumers must translate information about firms, platforms and institutions into confidence before acting.

Proposition 7: Perceived risk weakens the conversion of positive value evaluations into purchase intention, particularly where institutional protection and transaction assurance are perceived as limited.

Proposition 8: The effects of economic, socio-cultural, institutional and technological conditions on consumer behaviour are interactive rather than purely additive. The same digital opportunity,

price level or brand signal may produce different behavioural responses depending on the consumer's social environment and institutional context.

These propositions provide a testable research agenda. They can be examined through structural equation modelling, multilevel designs, experiments, qualitative comparative analysis or mixed-method approaches. Cross-country studies could test whether the strength of each pathway changes with institutional quality, digital maturity, income distribution or cultural context.

Critical Synthesis and Discussion

The central insight from the reviewed literature is that emerging-market consumer behaviour is neither purely rational nor purely symbolic. Consumers continuously negotiate between what they desire and what their circumstances permit. Economic constraints can intensify, rather than eliminate, symbolic consumption because consumers may search for affordable ways to signal identity or social mobility. Similarly, social influence does not replace individual evaluation; it can supply information that reduces uncertainty and helps consumers assess value and risk. This explains why a consumer can be price-sensitive, brand-conscious, and highly influenced by peers at the same time.

A second insight concerns the relationship between institutions and brands. It is tempting to argue that weak institutions automatically produce strong brand trust, but the literature suggests a more conditional relationship. Consumers may rely on brands, retailers and social networks as credibility signals when formal protection is uncertain, but trust can also be fragile. Online reviews, platform reputation, seller information and transaction security become important because consumers need substitute signals for information that formal institutions may not provide. The emerging-market consumer therefore operates within a layered trust system involving institutions, firms, platforms and social relationships.

A third insight is that digitalisation does not make emerging markets behave like developed markets. Digital platforms can bypass physical infrastructure and connect consumers to global information, but consumers still interpret that information through local cultural meanings, affordability constraints and trust relationships. Digital leapfrogging therefore produces hybrid consumption environments in which online and offline practices coexist. A consumer may discover a product through social media, ask a family member for advice, visit an informal retailer to inspect the product and then complete the transaction digitally. Linear models that assign consumers to either online or offline categories may miss this hybrid process.

A fourth insight concerns the meaning of 'emerging economies'. The category is useful for identifying recurring structural conditions, but it should not be treated as a homogeneous cultural or behavioural category. Emerging economies differ substantially in income distribution, institutions, technology, culture, urbanisation and market development. The CID framework addresses this problem by treating emerging-market conditions as contextual variables rather than universal consumer traits. This permits empirical studies to identify which mechanisms are common and which are country- or segment-specific.

The framework also challenges the tendency to treat contemporary digital consumption as detached from traditional social structures. Social media can amplify family, peer and community influence rather than replace it. In collectivist or relationship-oriented contexts, digital platforms can become extensions of existing social networks. Evidence from social commerce demonstrates the relationship between community interaction and trust, supporting the view that digital behaviour is socially embedded (Algharabat & Rana, 2021).

Finally, the framework suggests that consumer behaviour should be studied dynamically. Purchase decisions create experiences; experiences change trust and perceived value; consumers

communicate those experiences through reviews and word-of-mouth; and these communications affect subsequent consumers. This feedback mechanism is particularly important in digital environments where consumer-generated information can travel rapidly. The emerging-market consumer is therefore not only a decision-maker but also a contributor to the information environment in which future decisions occur.

Theoretical Contribution

The primary theoretical contribution is the integration of previously fragmented explanations into a single mechanism-based framework. Rather than listing economic, psychological, social, institutional and technological theories as parallel perspectives, the CID framework assigns them complementary roles. Rational choice explains value trade-offs; motivation explains aspiration; social and cultural theories explain norms and identity; institutional theory explains uncertainty and trust; and digital adoption perspectives explain changes in information and transaction environments. Their integration clarifies why different theories can explain different parts of the same decision without competing for exclusive explanatory status.

The second contribution is the introduction of consumer interpretation as the linking mechanism between context and behaviour. This is important because contextual conditions do not directly produce a purchase. Income constraints, cultural norms, institutional quality and digital access are filtered through consumers' judgments about value, trust, risk and identity. The framework therefore provides a clearer basis for testing mediation and interaction effects than a simple list of environmental determinants.

The third contribution is conceptual clarification. Aspirational pragmatism is defined here as the simultaneous pursuit of symbolic or status-related benefits and practical affordability constraints. Institutional trust is distinguished from brand trust, with the former referring to confidence in the rules and systems governing exchange and the latter to confidence in a specific market actor. Digital leapfrogging is treated as a change in the route through which consumers obtain information and transact, not as evidence that consumers have abandoned offline practices. These distinctions improve conceptual precision and reduce overlap among constructs.

The fourth contribution is a research agenda. The framework provides identifiable pathways for empirical testing and allows researchers to investigate whether the relative importance of each mechanism changes across countries, product categories, consumer segments and digital environments. It also permits examination of boundary conditions such as income, digital literacy, institutional quality and product involvement.

Managerial and Policy Implications

Managers operating in emerging economies should avoid treating consumers as either price-sensitive or aspirational. Product portfolios should allow consumers to trade up through different package sizes, features and price points while maintaining credible quality. The evidence on perceived value and brand loyalty suggests that price fairness, quality and prestige can operate together rather than independently (Islam *et al*., 2024).

Second, firms should manage trust as a strategic asset. Where formal assurance is perceived as limited, consistent product performance, transparent information, warranties, credible certifications, reliable retailers and responsive customer service can reduce perceived risk. Digital sellers should pay particular attention to the quality and authenticity of reviews because online trust can influence attitude and purchase intention (Jadil *et al*., 2022).

Third, digital strategies should be designed around social and contextual realities. Social commerce should not be viewed simply as digital advertising. It can provide information, community interaction, social proof and trust. Firms should therefore encourage credible user-

generated content, respond to complaints transparently and make the transition between online discovery and offline fulfilment seamless.

Fourth, culturally embedded marketing is preferable to superficial cultural adaptation. Marketers should identify which social meanings actually influence the target segment instead of assuming that national culture predicts every consumer decision. Local–global positioning can be particularly important where consumers simultaneously value international modernity and local identity (Osmanoglu *et al*., 2024).

For policymakers, the analysis highlights the importance of consumer protection, digital literacy, transparent market information and effective dispute-resolution mechanisms. Stronger institutions can reduce the amount of uncertainty consumers must manage through informal trust networks. This can improve market efficiency while also supporting responsible digital commerce.

Limitations and Future Research

This paper is conceptual and therefore does not provide empirical estimates of the relationships proposed in the CID framework. Its conclusions are based on synthesis and theoretical reasoning. The proposed framework should therefore be treated as a theoretically informed model for empirical investigation rather than as a validated causal model. Future studies should test the framework across multiple emerging economies rather than relying on a single-country setting. Comparative studies can examine whether institutional quality, cultural orientation, digital maturity or income inequality changes the strength of the proposed relationships. Longitudinal research can investigate how trust, perceived value and digital behaviour evolve after repeated purchases. Experimental studies can manipulate price fairness, social proof, and certification or country-of-origin cues to examine causal mechanisms. Qualitative studies can further investigate how consumers themselves describe the tension between aspiration and affordability. Mixed-method research may be especially valuable because quantitative models can test relationships while qualitative evidence can explain the meanings underlying those relationships.

Researchers should also examine generational and urban–rural differences. Digital adoption may be stronger among younger urban consumers, but this does not mean that older or rural consumers are excluded from digital consumption. Hybrid channels, mobile payments, informal retailing and social networks may produce different forms of digital participation. Finally, future research should investigate ethical and sustainable consumption as an integrated part of consumer decision-making rather than as a separate niche topic.

Conclusion

Consumer behaviour in emerging economies is best understood as a context-dependent process in which economic constraints, social meanings, institutional conditions and digital environments interact with individual evaluation. The reviewed literature demonstrates that consumers do not make decisions through one universal logic. They compare value, pursue aspirations, respond to social expectations, manage uncertainty and use digital information within the opportunities and constraints of their market environments.

Evidence Base and Database Verification

The evidence from literature reviewed confirms that consumer behaviour in emerging markets is increasingly examined through combinations of trust, perceived value, perceived risk, social influence and digital adoption rather than through isolated behavioural variables. Mou and Benyoucef (2021) synthesised evidence from social-commerce studies and found that variables from TAM, TRA/TPB and UTAUT contribute to different stages of consumer decision-making, while interpersonal trust showed a stronger association with social-commerce behaviour than

organisational trust. Dakduk *et al* (2020) similarly demonstrated that the explanatory strength of UTAUT2 constructs varies among low-income consumers in an emerging economy, supporting the need for contextualised rather than universal technology-adoption explanations. The review also strengthens the perceived-value argument. Mason *et al* (2023) synthesised 82 studies, 297 effect sizes and evidence from 34 countries and found a significant moderate relationship between consumption values and consumer behaviour, while also showing that contextual and methodological conditions influence the strength of the relationship. Islam, Zahin, and Rahim (2024) similarly found that product quality, price fairness, brand prestige and brand positioning contribute to brand loyalty in an emerging market. These findings support the CID framework's position that consumers evaluate offerings through multidimensional value rather than monetary price alone.

Recent research further supports the framework's treatment of digital and contextual factors as interacting mechanisms. Sembada and Koay (2021) show that perceived behavioural control can condition trust in social-media stores, while recent emerging-market omnichannel research demonstrates that consumers weigh reasons supporting and opposing digital adoption rather than following a purely linear acceptance process. These findings strengthen the paper's argument that technological adoption must be interpreted together with consumer control, trust, perceived risk and market alternatives.

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