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Consumer behaviour at the bottom-of-the-pyramid: A systematic review of rural marketing, brand trust, and distribution challenges

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Abstract

This systematic review examines consumer behaviour at the bottom of the pyramid through three connected domains: rural marketing, brand trust, and distribution challenges. The review treats low-income rural markets as socially embedded exchange systems rather than as simplified versions of mainstream consumer markets. Using a comprehensive literature review, the study systematically integrates insights from consumer research with related evidence on entrepreneurship, digital access, governance, knowledge systems, institutional change, and sustainable development. This broader synthesis provides a multidisciplinary foundation for examining consumer behaviour, brand trust, rural marketing, and distribution challenges at the bottom of the pyramid. The findings show that consumer participation depends on more than low prices. Trustworthy brand signals, perceived value, product accessibility, local intermediation, reliable distribution, information quality, and institutional credibility jointly shape purchase intention, trial, repeat purchase, and market inclusion. Distribution failures weaken value even when products are affordable, while weak trust can prevent participation even when products are physically available. The review also finds that rural consumers actively interpret packaging, origin, social recommendations, retailer behaviour, and digital information when evaluating brands. A conceptual framework is developed in which consumer behaviour, brand trust, and distribution challenges act as contextual drivers; value, local intermediation, digital and financial access, and inclusive communication operate as enabling conditions; and market participation links these forces to market inclusion and sustainable performance. The study contributes an integrated, governance-aware account of bottom-of-the-pyramid consumption and offers practical direction for firms, rural intermediaries, development actors, and policymakers seeking to build trustworthy and accessible markets.

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1. Introduction

Bottom-of-the-pyramid markets have long attracted interest because they combine large populations with constrained purchasing power, irregular income, weak infrastructure, and uneven access to formal market institutions. Yet these markets are not defined only by scarcity. Rural consumers compare alternatives, form preferences, interpret social signals, evaluate risk, and build routines around products and services. Their decisions are shaped by household needs, local relationships, previous experience, mobility, information, trust, and the reliability of distribution. For this reason, consumer behaviour at the bottom of the pyramid cannot be explained by price alone. A useful account must connect what consumers believe and value with the practical conditions that determine whether products can be found, understood, trusted, purchased, and used.

Rural marketing adds a distinctive spatial and institutional dimension to this problem. Firms may reach urban consumers through dense retail networks, digital channels, and formal service systems, while rural consumers often face greater travel distance, fewer outlets, higher transaction costs, inconsistent supply, and limited opportunities to verify claims. Distribution therefore becomes part of the value proposition. A product that is well designed but unavailable at the right time creates little practical value. A brand that is heavily promoted but sold through unreliable intermediaries may lose credibility. Research on entrepreneurial marketing and process innovation suggests that performance improves when firms combine market knowledge with adaptive delivery and innovation rather than treating marketing as communication alone (Nishu et al., 2025).

Trust is equally central. Consumers operating with narrow financial margins have less room to absorb a poor purchase. They may therefore use brand familiarity, retailer reputation, packaging, origin cues, family recommendations, and community experience as substitutes for costly information search. Studies of consumer beliefs, ethnocentrism, advertising, and packaging show that attitudes and purchase intentions are shaped by how consumers interpret product signals and social meaning (Hasnat, Rahimi, Ahmad, & Kara, 2023; Rahimi, Hasnat, Kara, & Ahmad, 2023; Rahimi et al., 2025). These insights are especially relevant in rural markets, where trust can lower uncertainty and reduce the perceived risk of trying unfamiliar products.

The bottom-of-the-pyramid perspective also requires attention to inclusion. Market participation is not equivalent to exposure to a product or message. Consumers participate when they can access an offering, understand its value, afford the transaction, trust the seller or brand, and obtain the product reliably enough to incorporate it into everyday life. Financial knowledge and digital access may widen participation, but these capabilities must be translated into usable market opportunities (Hasan, Akhtar, Hasnat, & Khandakar, 2026). Governance research similarly indicates that systems become more credible when responsibilities, standards, and accountability are clear (Hasan, Hasnat, & Khandakar, 2026e; Hasnat, Hasan, & Khandakar, 2026a; Khandakar et al., 2025). In rural markets, these principles apply to pricing, claims, retailer conduct, data use, and after-sales responsibility.

Existing evidence relevant to bottom-of-the-pyramid consumption is dispersed across marketing, finance, sustainability, education, health, technology, organizational behaviour, and risk management. Some studies directly address consumer beliefs and purchase intention, while others provide transferable evidence on motivation, knowledge, institutional trust, participation, governance, and service reliability. Research on learning continuity and educational access, for example, demonstrates how infrastructure and institutional readiness shape participation under constrained conditions (Debarshi Mukherjee & Hasan, 2020; Mukherjee & Hasan, 2023). Research on risk assessment and systematic monitoring shows why reliable processes matter when outcomes depend on consistent implementation (Al Rakib et al., 2026; Rahman, Chowdhury, Ahmed, & Hasan, 2025; Yildirim, Ghorbani, Talukder, Hasnat, & Nayeem, 2020). These bodies of work can be synthesized without assuming that findings from one sector automatically transfer to another.

This review responds to that fragmentation by organizing the literature around three questions. First, how do consumer beliefs, perceived value, trust, and local social influence shape rural purchase and participation behaviour? Second, how do distribution constraints and access conditions alter the relationship between brand meaning and actual consumption? Third, which enabling conditions allow firms and local market actors to convert consumer interest into sustained and inclusive participation? By answering these questions together, the study reframes bottom-of-the-pyramid marketing as a dynamic system in which consumer interpretation and market infrastructure continuously affect one another.

The contribution is both conceptual and practical. Conceptually, the review connects consumer behaviour with brand trust, distribution capability, and market inclusion. It therefore moves beyond accounts that treat rural consumers as passive recipients of low-cost offerings. Practically, it shows that market-building requires reliable delivery, locally credible communication, appropriate product and package design, transparent intermediation, and mechanisms for learning from consumer experience. The wider literature on sustainable change, responsible leadership, human behaviour, and organizational learning reinforces the importance of designing systems that connect evidence with practice rather than relying on symbolic commitments (Babur, Hasnat, & Er, 2026; Hasnat, Hasan, & Khandakar, 2026b, 2026c; Hasnat, Khandakar, Rahman, Islam, & Hasan, 2025; Khandakar, Hasan, & Hasnat, 2026).

1.1. Research Objectives

This study aims to systematically review how consumer behaviour, brand trust, and distribution challenges interact in bottom-of-the-pyramid rural markets and how these interactions shape market participation and inclusion.

Specific objectives include:

- To examine how beliefs, preferences, perceived value, brand trust, local influence, and information affect consumer purchase and participation decisions in rural bottom-of-the-pyramid markets.
- To analyze how distribution constraints, access conditions, local intermediation, digital and financial access, and governance practices influence market inclusion and sustainable market performance.

The review uses these objectives to connect consumer-level interpretation with market-level accessibility. It also develops a conceptual framework that treats market participation as the point where brand meaning, value perception, trust, and distribution reliability become observable behaviour.

2. Literature Review

2.1. Theoretical Underpinnings

This study draws on consumer behaviour theory and institutional theory. Consumer behaviour theory is useful because rural purchasing decisions are formed through beliefs, attitudes, perceived benefits, perceived sacrifices, prior experience, social influence, and contextual constraints. Consumers do not merely respond to objective product attributes. They interpret those attributes through household priorities, expectations, norms, and available information. Studies of advertising response, ethnocentric tendencies, packaging, investment behaviour, and motivation illustrate how beliefs and experience shape behavioural intention across different contexts (Hasna & Salleh, 2018; Hasnat, Hasan, & Khandakar, 2025; Hasnat et al., 2023; Rahimi et al., 2023; Rahimi et al., 2025). For bottom-of-the-pyramid markets, this perspective explains why affordability alone cannot predict participation.

Institutional theory adds the formal and informal structures surrounding exchange. Rural markets are embedded in rules, norms, community relationships, intermediaries, local expectations, and institutional gaps. A consumer may trust a retailer because of repeated community interaction even when formal consumer protection is weak. A firm may gain legitimacy through fair pricing, consistent quality, transparent claims, and visible accountability. Conversely, weak governance, inconsistent standards, or opportunistic intermediation can undermine confidence even when a product has functional value. Research on governance, ethical leadership, standards, and institutional accountability shows that legitimacy is built through credible rules and responsible practice (Hasan, Hasnat, & Khandakar, 2026c; Hasnat et al., 2026a; Khandakar et al., 2025; Yamin et al., 2025).

Together, these perspectives support a relational interpretation of bottom-of-the-pyramid consumption. Consumer behaviour theory explains how individuals form judgments and intentions, while institutional theory explains why those judgments occur within unequal structures of access, information, power, and legitimacy. The combined lens also accommodates organizational change. Firms may need to redesign packaging, channel relationships, communication, data use, and service systems as they learn from rural consumers. Evidence from knowledge transformation, digital innovation, and organizational sustainability suggests that adaptive systems perform better when knowledge, governance, and human judgment are connected (Hasan, Hasnat, & Khandakar, 2025; Hasan, Hasnat, et al., 2026c; Hasan, Hasnat, & Khandakar, 2026f; Hasan, Khandakar, & Hasnat, 2026a; Hasnat, Rahman, Khandakar, Kalam, & Hasan, 2025).

2.2. Bottom-of-the-Pyramid Consumers and Rural Market Conditions

Bottom-of-the-pyramid consumers are often described through low income, but income is only one feature of the decision environment. Rural households may experience seasonal earnings, informal employment, household sharing, variable access to credit, and high sensitivity to unexpected costs. These conditions encourage careful evaluation of purchase timing, quantity, durability, and replacement risk. Consumers may prefer smaller transaction sizes or products with predictable performance because the consequences of failure are immediate. Value perception is therefore shaped by the total burden of participation, including travel, waiting time, uncertainty, learning costs, and the likelihood that the product will be available again.

Rural market conditions can intensify these burdens. Geographic dispersion increases transport costs and makes retail coverage harder to sustain. Limited electricity, connectivity, storage, or road quality can affect which products remain available and in what condition. Information gaps may also persist when advertising reaches consumers but product explanation, warranty support, or complaint handling does not. Comparable patterns appear in other access-sensitive settings. Research on learning continuity shows that participation falls when infrastructure and institutional support are uneven, while research on dropout prediction demonstrates the value of identifying constraints before they produce exclusion (Debarshi Mukherjee & Hasan, 2020; Mukherjee & Hasan, 2023; Rabelo & Zárate, 2025). These findings are not rural marketing studies, but they reinforce the broader point that participation depends on systems of access rather than individual motivation alone.

A bottom-of-the-pyramid perspective should also avoid deficit assumptions. Rural consumers possess local knowledge and frequently manage complex trade-offs with limited resources. Local retailers and entrepreneurs similarly adapt inventory, credit, delivery, and communication to community conditions. Entrepreneurial marketing research in Bangladesh shows how process and product innovation can mediate performance, highlighting the value of local adaptation and learning (Nishu et al., 2025). Sustainable development research also emphasizes that durable change requires alignment between organizational systems and stakeholder realities rather than one-directional intervention (Chusniyah, Makruf, & Supriyanto, 2025; Hasan, Khandakar, & Hasnat, 2026b).

2.3. Consumer Beliefs, Attitudes, and Purchase Intention

Consumer beliefs provide the cognitive foundation of purchase behaviour. They include expectations about quality, usefulness, safety, authenticity, origin, and social meaning. In information-constrained markets, beliefs may be formed from limited direct experience and therefore become highly dependent on familiar cues. Hasnat et al. (2023) demonstrate how beliefs and attitudes toward social media advertising shape consumer responses, while Rahimi et al. (2023) show that ethnocentric tendencies can influence the evaluation of foreign products. Together, these studies indicate that brand decisions are not purely functional. They also involve identity, trust, perceived fit, and the credibility of information sources.

Purchase intention is strengthened when consumers can translate positive beliefs into a realistic expectation of benefit. Packaging is important because it makes value visible before use. Rahimi et al. (2025) show that packaging characteristics are associated with purchase intentions in the Afghan perfume market. For rural markets, packaging can communicate authenticity, quantity, instructions, durability, and price fairness. It can also reduce uncertainty when consumers cannot access extensive product information. However, packaging that increases cost without increasing usefulness may weaken value perception. The implication is that design should be evaluated through the consumer's decision problem rather than through aesthetics alone.

Motivation and experience also shape behaviour. Hasnat, Hasan, et al. (2025) show that motivation influences learning behaviour, and Hasna and Salleh (2018) highlight the importance of investor knowledge and experience in financial choices. These settings differ from rural consumer markets, but they support a common behavioural principle: participation becomes more likely when individuals possess sufficient confidence, knowledge, and expected benefit. Bottom-of-the-pyramid marketing should therefore strengthen consumer agency by reducing ambiguity and making product consequences easier to understand.

2.4. Brand Trust and Perceived Value

Brand trust reduces the perceived risk of exchange. It reflects the expectation that a brand will perform as promised, communicate honestly, and remain accountable when problems occur. In rural markets, trust is especially valuable because consumers may have limited opportunities to compare products or seek redress. Trust can be built through consistent quality, recognizable packaging, stable pricing practices, reliable intermediaries, clear product claims, and responsiveness to complaints. It can be weakened quickly when counterfeit products, stock-outs, misleading promotions, or opportunistic retail practices create a gap between the brand promise and consumer experience.

Perceived value works alongside trust. A low price may attract initial attention, but consumers also consider durability, quantity, convenience, service, social acceptance, and the probability of repeat availability. Value is therefore relational and contextual. Research on financial behaviour and institutional confidence suggests that people evaluate decisions partly through knowledge, prior experience, and perceived fairness (Hasna & Salleh, 2018; Hasnat & Alom, 2017; Hasnat & Talukder, 2017). Research on work-life balance and supportive organizational cultures further illustrates how individuals evaluate outcomes in relation to broader life conditions rather than isolated benefits (Ahmed, Chowdhury, Rahman, & Hasan, 2025; Rahman et al., 2025). These transferable insights are useful because rural purchases are similarly embedded in household constraints and competing priorities.

Trust and perceived value reinforce one another. A trusted brand lowers uncertainty about expected performance, which can raise perceived value even when the price is not the lowest available. Positive value experience then strengthens trust and recommendation. This reciprocal process is central to market participation because repeat purchase depends on learning from prior transactions. Sustainable brand relationships are therefore built through a sequence of credible experiences rather than through a single persuasive message.

2.5. Distribution Challenges and Last-Mile Access

Distribution challenges determine whether consumer intention becomes actual purchase. Physical distance, transport cost, stock instability, storage limitations, weak retailer coverage, and fragmented information can create a gap between demand and participation. Rural distribution also faces a scale problem. Individual settlements may generate modest demand, yet consumers collectively represent a substantial market. Firms must therefore design routes, inventory, intermediaries, and service systems that maintain reach without making products unaffordable.

Reliability is as important as reach. Consumers may try a product once but abandon it if it cannot be found again. Stock-outs also reduce trust because availability itself becomes part of the brand promise. Risk-management research supports the importance of systematic monitoring and process discipline. Studies of occupational safety, antibiotic resistance, green manufacturing, and financial regulation show that outcomes improve when risks are identified, procedures are monitored, and responsibilities are explicit (Al Rakib et al., 2026; Rahman et al., 2025; Yamin et al., 2025; Yildirim et al., 2020). In rural distribution, analogous disciplines include demand tracking, stock visibility, retailer training, delivery monitoring, and complaint escalation.

Local intermediaries often compensate for weak formal infrastructure. Retailers, agents, distributors, transporters, and community entrepreneurs provide information, extend informal credit, aggregate demand, and reduce travel costs. Their role is therefore not merely logistical. They interpret brand promises and shape consumer trust. Firms that treat intermediaries only as sales outlets may overlook this governance function. Clear incentives, training, transparent pricing, and service standards can align local relationships with consumer protection and long-term market development.

2.6. Digital Access, Financial Inclusion, and Information Quality

Digital channels can reduce information and coordination costs, but they do not automatically create inclusion. Mobile communication can help consumers compare products, locate retailers, receive instructions, and report problems. Digital payments can reduce cash-handling risks and support transaction records. Yet participation depends on device access, connectivity, literacy, trust, and the perceived legitimacy of digital systems. Hasan, Hasnat, et al. (2026e) show how knowledge management, artificial intelligence, and metaverse technologies can contribute to digital financial literacy, emphasizing that technological access must be accompanied by usable knowledge.

Artificial intelligence can also support forecasting, segmentation, and service, but opaque or poorly governed systems can reproduce exclusion. Evidence from AI in healthcare, higher education, human resource management, and financial management demonstrates the importance of ethical governance, human judgment, and accountable use of data (Hasan et al., 2025; Hasan, Hasnat, & Khandakar, 2026a, 2026b; Hasan, Hasnat, et al., 2026e; Hasnat et al., 2026c; Mahade, Elmahi, Alomari, & Abdalla, 2025; Xu, 2025). For rural marketing, this means analytics should improve availability and relevance without treating vulnerable consumers as merely data points. Data quality, explainability, and local validation remain important.

Information quality is particularly significant because consumers often rely on a mixture of formal advertising and interpersonal communication. A digital message can create awareness, but a trusted retailer or community member may determine whether the claim is believed. Effective rural marketing should therefore integrate digital channels with local human intermediation. This hybrid model preserves the efficiency of technology while recognizing that trust is socially produced.

2.7. Market Participation, Inclusion, and Sustainable Performance

Market participation is the behavioural outcome of the system reviewed here. It includes trial, purchase, repeat purchase, recommendation, use of service channels, and continued engagement. Inclusion goes further by asking whether participation is affordable, accessible, fair, and sustainable. A market may generate sales while excluding remote households, imposing hidden costs, or relying on exploitative intermediation. The quality of participation therefore matters alongside the quantity of transactions.

Sustainable market performance requires mutual value. Consumers need reliable access and credible products, local intermediaries need viable incentives, and firms need sufficient demand to justify continued investment. Research on sustainable governance, ethical standards, inclusive development, and social well-being emphasizes that long-term performance depends on balancing organizational goals with stakeholder outcomes (Hasan, Khandakar, et al., 2026b; Hasnat, Hasan, et al., 2025; Hasnat et al., 2026a; Khandakar et al., 2025). This is relevant to bottom-of-the-pyramid markets because short-term extraction can damage trust and weaken the very networks on which distribution depends.

Performance also depends on institutional learning. Firms need mechanisms to capture consumer complaints, retailer observations, demand variability, and evidence of exclusion. Knowledge transformation research shows that organizations improve when local knowledge is translated into decision processes rather than remaining isolated in operational units (Hasnat, Hasan, et al., 2025).

Future-oriented research writing likewise emphasizes connecting evidence to practical and policy implications (Hasan, Hasnat, et al., 2026f; Hasnat et al., 2026c; Khandakar et al., 2026).

2.8. Identified Gaps and Contribution

Three gaps are evident. First, consumer behaviour is frequently studied through attitudes or purchase intention without sufficient attention to the distribution conditions that make purchasing possible. Second, distribution is often treated as a logistical problem even though retailer behaviour, information quality, and local legitimacy also make it a trust problem. Third, bottom-of-the-pyramid discussions sometimes equate inclusion with low price, overlooking the combined effects of accessibility, reliability, knowledge, financial capability, and governance. This review addresses these gaps by integrating consumer interpretation with market infrastructure.

It proposes that bottom-of-the-pyramid participation emerges when three contextual drivers are sufficiently aligned: consumer behaviour, brand trust, and distribution conditions. Enabling conditions such as perceived value, local intermediation, digital and financial access, and inclusive communication strengthen that alignment. The contribution is therefore not a new claim that rural consumers value trust or access in isolation. It is a systems explanation of how these factors combine and feed back into one another over time. The review also demonstrates the value of drawing carefully from adjacent fields.

Not every reference in the evidence base is a rural marketing study. Some address healthcare, education, finance, workplace behaviour, sustainability, or governance. These studies are used only where their underlying mechanisms are transferable, such as risk monitoring, motivation, institutional trust, knowledge, accountability, or system readiness. This approach broadens conceptual insight without overstating empirical equivalence (Faruk, Patwary, & Hasnat, 2025; Hasan, Hasnat, et al., 2026a; Hasan, Hasnat, & Khandakar, 2026d; Hasan, Hasnat, et al., 2026e; Rabelo & Zárate, 2025).

2.9. Conceptual Framework

Table 1 consolidates the core constructs and their functional roles, while Figure 1 illustrates the proposed relationships among consumer behaviour, brand trust, distribution challenges, enabling conditions, market participation, and market outcomes. The framework places bottom-of-the-pyramid market participation at the center because this is where consumer interpretation and practical access meet. Consumer behaviour captures needs, preferences, purchase intention, and usage. Brand trust captures credibility, perceived honesty, and relational confidence. Distribution challenges capture physical distance, availability, cost, infrastructure, and information gaps.

These contextual drivers shape the conditions under which consumers can participate. Perceived value and affordability, local intermediation, digital and financial access, and inclusive communication operate as enabling conditions that can reduce barriers and strengthen market participation. The central outcomes are market inclusion and sustainable market performance. Figure 1 also depicts reciprocal relationships because successful participation generates learning, trust, demand information, and incentives for further distribution investment. This systems view is consistent with research on consumer beliefs and purchase intention, innovation, knowledge, governance, and sustainable change (Hasan, Hasnat, et al., 2026e; Hasnat et al., 2023; Khandakar et al., 2025; Nishu et al., 2025; Rahimi et al., 2025).

Table 1. Core constructs of consumer behaviour, brand trust, and distribution in bottom-of-the-pyramid rural markets.

Construct	Definition	Key Dimensions	Examples of Indicators	Primary Role in Framework
Consumer Behaviour	Beliefs, preferences, intentions, and usage decisions of rural consumers.	Needs; attitudes; purchase intention; adaptation	Preference; purchase frequency; trial; repeat use	Shapes demand and consumer response
Brand Trust	Expectation that the brand and seller will act reliably, honestly, and consistently.	Credibility; reliability; perceived honesty; confidence	Trust rating; complaint resolution; recommendation	Reduces uncertainty and perceived purchase risk
Distribution Challenges	Barriers that limit physical, economic, or informational access to products.	Distance; cost; infrastructure; stock reliability; information gaps	Travel time; stock-outs; delivery cost; outlet coverage	Determine whether intention can become purchase
Enabling Conditions	Factors that strengthen consumer capacity and market accessibility.	Value; local intermediation; digital access; financial access; inclusive communication	Affordability; digital reach; payment access; retailer support	Reduce participation barriers and strengthen conversion
Market Participation	Consumer engagement with products and channels through trial, purchase, and continued use.	Trial; repeat purchase; engagement; recommendation	Adoption; repeat rate; retention; channel use	Core behavioural mechanism linking drivers to outcomes
Market Inclusion	Extent to which consumers can access	Affordability; availability;	Coverage; usage; access gap;	Primary inclusion outcome

	and benefit from market offerings fairly.	accessibility; participation	consumer satisfaction	
Sustainable Market Performance	Long-term value creation for consumers, firms, intermediaries, and communities.	Loyalty; resilience; shared value; responsible growth	Repeat sales; service continuity; local enterprise benefit	Long-term system outcome

Source: Authors' own compilation based on literature synthesis.

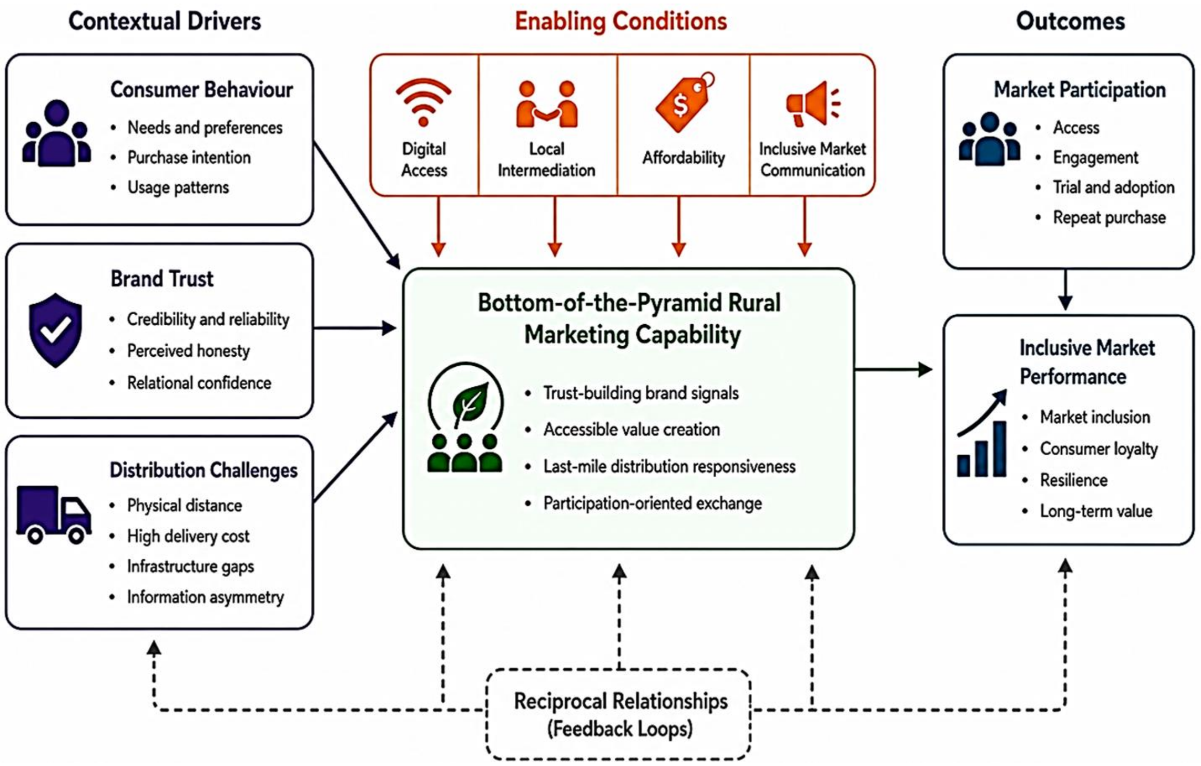

Figure 1. Conceptual framework for consumer behaviour at the bottom-of-the-pyramid: rural marketing, brand trust, and distribution challenges.

3. Methodology

This study uses a comprehensive literature review design to synthesize a focused evidence base on consumer behaviour, rural marketing, brand trust, distribution challenges, inclusion, governance, and related mechanisms. Systematic reviews are appropriate when a field contains fragmented findings that need to be organized through explicit questions, transparent selection criteria, and structured synthesis. The methodological logic follows established guidance on comprehensive and integrative literature reviews, particularly the emphasis on transparent searching, critical comparison, and concept development (Onwuegbuzie & Frels, 2016; Snyder, 2019; Torraco, 2005). Rather than treating the review as a descriptive catalogue, the analysis seeks relationships among constructs and identifies how evidence from adjacent fields can clarify market mechanisms. The evidence base consists of the 43 references supplied for the study. The corpus includes direct consumer and marketing research as well as studies from finance, higher education, health, organizational behaviour, sustainability, and governance. Because the sources vary in topical proximity, the review distinguishes between direct evidence and transferable mechanism evidence. Direct evidence includes studies of consumer beliefs, advertising, ethnocentrism, packaging, purchase intentions, entrepreneurship, and market-related behaviour. Transferable evidence is used only for mechanisms such as trust, motivation, knowledge, access, institutional readiness, accountability, risk monitoring, or technological governance. This distinction reduces the risk of presenting sector-specific findings as if they were direct observations of rural consumer markets. Screening and coding were guided by the research objectives and the title constructs. Each source was assessed for relevance to at least one of the following categories: consumer beliefs and behaviour; brand trust and legitimacy; perceived value and affordability; rural or constrained access; distribution and process capability; local intermediation; digital or financial inclusion; governance and accountability; participation and sustainable performance; or review methodology. Sources without a direct rural marketing focus were retained because the user-specified corpus was fixed, but their role in the synthesis was limited to relevant conceptual or methodological mechanisms. This decision preserves completeness while maintaining interpretive discipline. The analysis used deductive thematic coding followed by integrative comparison. Initial codes included consumer behaviour, brand trust, value perception, distribution challenges, local intermediation, digital access, financial access, information quality, governance, market participation, inclusion, and sustainable performance. During synthesis, related codes were grouped into broader themes and compared for convergence, contradiction, and boundary conditions. The final interpretation emphasizes causal plausibility rather than causal proof. The review does not claim that the 43 studies constitute a statistically representative sample of bottom-of-the-pyramid scholarship. Instead, it uses systematic organization of the supplied evidence base to develop a coherent conceptual account and identify research directions. Methodological transparency is also important because several sources are conceptual or cross-sectoral rather than empirical rural marketing studies. The review therefore avoids frequency counts that might imply false comparability. It uses thematic weight, conceptual relevance, and triangulation across sources. This approach is consistent with guidance that literature reviews can create new conceptual frameworks when they integrate dispersed evidence in a disciplined manner (Snyder, 2019; Torraco, 2005).

4. Discussion

Table 2 summarizes the main themes emerging from the systematic review. The synthesis indicates that bottom-of-the-pyramid market participation depends on the interaction between consumer interpretation and practical access. Brand trust and perceived value support intention, while distribution reliability, local intermediation, digital and financial access, and accountable market practices determine whether intention becomes sustained participation.

Table 2. Key themes in consumer behaviour, brand trust, and rural distribution at the bottom-of-the-pyramid.

Main Theme	Sub-theme	Synthesis from Literature	Source(s)
Consumer behaviour	Beliefs and attitudes	Consumers interpret product, advertising, origin, and experience through beliefs and social meaning.	Hasnat et al. (2023) and Rahimi et al. (2023)
Consumer behaviour	Purchase intention	Intention strengthens when product signals are credible, useful, and understandable.	Rahimi et al. (2025) and Hasna and Salleh (2018)
Brand trust	Credibility and reliability	Trust lowers uncertainty and supports repeat participation when quality and claims remain consistent.	Hasnat, Khandakar, et al. (2025) and Khandakar et al. (2025)
Perceived value	Affordability and usefulness	Value reflects price plus reliability, convenience, durability, and household fit.	Ahmed et al. (2025) and Rahman et al. (2025)
Distribution	Reach and reliability	Distance, stock-outs, cost, and weak infrastructure can prevent intention from becoming purchase.	Debarshi Mukherjee and Hasan (2020); Mukherjee and Hasan (2023) and Yildirim et al. (2020)
Local intermediation	Retailer and community role	Local actors reduce information and access gaps but require aligned incentives and standards.	Nishu et al. (2025) and Hasnat and Talukder (2017)
Digital and financial access	Information and transaction capability	Technology can reduce coordination costs when knowledge, trust, and governance is sufficient.	Hasan, Hasnat, et al. (2026a) and Hasnat et al. (2026a)
Governance	Accountability and risk	Transparent rules, monitoring, and ethical responsibility strengthen market legitimacy.	Hasan, Hasnat, et al. (2026b); Khandakar et al. (2025) and Yamin et al. (2025)
Market participation	Trial and repeat purchase	Participation emerges when trust, value, and access converge in a usable offer.	Rahimi et al. (2025) and Nishu et al. (2025)
Sustainable performance	Inclusion and resilience	Long-term performance depends on mutual value, learning, and continuing access.	Hasan, Hasnat, et al. (2026c) and Khandakar et al. (2026)

4.1. Research Themes in Bottom-of-the-Pyramid Consumer Behaviour

The thematic synthesis identified a recurring sequence that begins with consumer interpretation and ends with participation. Consumers first evaluate whether an offering appears relevant, credible, and affordable. They then consider whether it can be obtained with acceptable effort and risk. Distribution, retailer behaviour, and information quality influence this second stage. Participation occurs when both stages are sufficiently positive. This sequence explains why high awareness can coexist with low purchase and why physical availability can coexist with weak adoption.

The review also indicates that consumer behaviour in subsistence markets is adaptive rather than fixed. Households learn from previous purchases, observe other consumers, change preferred package sizes, substitute between brands, and respond to changes in local availability. Rural consumers can therefore reshape market structures through repeated choices. Firms that capture this feedback are better able to align product, packaging, distribution, and communication. The role of organizational knowledge is important here because market intelligence must travel from local actors to decision-makers (Hasnat, Hasan, et al., 2025).

Human behaviour and institutional context remain connected. Babur et al. (2026) and Hasnat, Hasan, et al. (2025) and Hasnat et al. (2026a) discuss how ideologies, values, and social norms shape behaviour in wider contexts. These studies do not provide direct evidence about rural purchasing, but they reinforce the need to avoid overly mechanistic models of low-income consumers. Behaviour is embedded in moral, social, and institutional interpretation as well as economic calculation.

4.2. Brand Trust as a Participation Mechanism

Brand trust emerged as the principal relational mechanism linking consumer beliefs with continued market participation. Trust reduces the amount of information a consumer must gather before each purchase. This matters where formal product information is limited and where the cost of a mistake is high relative to household resources. A familiar brand can therefore function as a risk-reduction device, but only when lived experience confirms the promise.

Trust is produced across the channel. A brand owner may communicate quality, yet the local retailer determines whether the correct product is stocked, whether the price is explained, and whether claims are represented accurately. In this sense, retailers become part of the brand. Governance mechanisms such as training, transparent incentives, complaint channels, and monitoring can protect trust. Evidence on ethical leadership and institutional accountability supports this conclusion by showing that credibility depends on consistent responsibility rather than communication alone (Hasan, Khandakar, et al., 2026b; Hasnat et al., 2026a; Khandakar et al., 2025).

Trust also accumulates socially. Recommendations, warnings, and stories about product performance circulate within communities. Social learning can make market growth rapid when experience is positive, but it can also spread distrust quickly. Digital channels amplify this process. Firms should therefore treat consumer complaints and local reputation as strategic information rather than as peripheral customer service issues.

4.3. Perceived Value, Affordability, and Purchase Decisions

Perceived value is the judgment that connects a trusted offer with willingness to spend scarce resources. The review suggests that affordability is necessary but insufficient. Consumers evaluate the relationship among price, quantity, expected duration, reliability, convenience, and social usefulness. A slightly higher price can be acceptable if the product is more dependable or reduces other costs. Conversely, a low-priced product may have poor value if it fails quickly or requires repeated travel to obtain it.

Packaging shapes this evaluation because it makes quality and quantity visible. Rahimi et al. (2025) provide direct support for the relationship between packaging and purchase intention. In rural bottom-of-the-pyramid markets, packaging can also support inclusion by offering understandable instructions, smaller quantities, durable storage, and credible authenticity cues. Firms should therefore assess package design in relation to consumer cash flow, literacy, transport, storage, and repeat purchase patterns.

The broader evidence on financial behaviour also suggests that knowledge and confidence influence value judgments (Hasna & Salleh, 2018; Hasnat & Alom, 2017). Financial inclusion interventions should therefore avoid assuming that access to a payment method automatically increases participation. Consumers need to understand costs, feel secure, and perceive the transaction as worthwhile.

4.4. Distribution Reliability and Rural Market Access

Distribution is the structural condition that determines whether marketing promises can be fulfilled. The review indicates that four problems are especially important: geographic distance, high unit delivery cost, stock inconsistency, and weak information about demand. These problems interact. Long distances raise costs, which can discourage retailer stocking; weak stocking reduces demand visibility; poor demand information then reinforces conservative distribution decisions. A self-reinforcing cycle of low access can result.

Last-mile systems should therefore be designed as learning systems. Firms can use route data, retailer reporting, digital ordering, community delivery points, or micro-distribution models to improve visibility.

However, technology should support rather than replace local judgment. Studies of AI-enabled management and knowledge systems show the value of combining analytics with human interpretation and governance (Hasan, Akhtar, et al., 2026; Hasan et al., 2025; Hasan, Hasnat, et al., 2026e; Mahade et al., 2025; Xu, 2025).

Reliability also has a trust effect. When products remain available at expected times and prices, consumers learn that participation is safe and convenient. When access is unpredictable, the consumer may switch brands or return to informal substitutes. Distribution capability is therefore not only an operational variable. It is part of brand meaning.

4.5. Local Intermediation, Digital Access, and Inclusive Communication

Local intermediaries reduce distance between firms and consumers in both physical and informational terms. Retailers explain products, observe demand, provide informal credit, and help consumers navigate unfamiliar offerings. They can also distort prices or claims. The review therefore supports a governed intermediation model in which local flexibility is preserved while minimum standards protect consumers. Entrepreneurial marketing research supports the importance of process innovation and local adaptation (Nishu et al., 2025).

Digital access creates additional channels for information, ordering, payment, and feedback. Yet access is uneven and trust remains important. Research on digital financial literacy demonstrates that technology is most useful when combined with knowledge management and user capability (Hasan, Hasnat, et al., 2026a). Studies of AI policy and ethical innovation further show that digital systems require clear rules, human oversight, and responsible data use (Hasan, Hasnat, et al., 2026d; Stracke et al., 2025).

Inclusive communication should therefore be multi-channel. Visual packaging, retailer explanation, mobile messaging, community demonstration, and after-sales support can reinforce one another. The objective is not maximum message volume. It is sufficient, credible information at the points where consumers make decisions.

4.6. Market Inclusion and Sustainable Performance

The final theme is that inclusion and performance are mutually dependent. A firm cannot sustain rural distribution without sufficient participation, while consumers cannot sustain participation without reliable value. Market inclusion should therefore be measured through affordability, availability, accessibility, repeat use, and perceived fairness rather than through geographic presence alone.

Sustainable performance also requires resilience. Demand may fluctuate with agricultural cycles, migration, weather, or local economic shocks. Flexible distribution, diversified local partnerships, and continuous learning can help maintain access. Research on organizational sustainability and systemic change indicates that durable outcomes depend on coordinated governance rather than isolated initiatives (Chusniyah et al., 2025; Hasan, Khandakar, et al., 2026a).

The review further suggests that responsible market development can create wider social value. Local enterprise opportunities, better information, more reliable product access, and stronger consumer protection can benefit communities while supporting firms. This aligns with broader work on inclusive standards, social well-being, and sustainable governance (Hasnat, Hasan, et al., 2025; Hasnat et al., 2026a; Khandakar et al., 2025).

4.7. Theoretical and Practical Implications

Theoretically, the study shows why consumer behaviour and institutional conditions should be analyzed together. Consumer behaviour explains how people form attitudes, trust, and value judgments. Institutional theory explains why these judgments depend on local intermediaries, norms, rules, accountability, and access structures. Distribution connects the two levels because it turns organizational decisions into consumer experience. The resulting framework therefore treats bottom-of-the-pyramid markets as systems of reciprocal learning rather than linear pipelines from producer to buyer.

For practitioners, the first implication is that brand strategy should include distribution strategy. Firms should monitor not only awareness and preference but also stock reliability, travel burden, retailer conduct, complaint resolution, package suitability, and repeat availability. The second implication is that local intermediaries should be managed as relationship partners. Training, fair incentives, transparent pricing, and feedback systems can strengthen both reach and trust. The third implication is that digital tools should be designed around real access conditions and should retain human channels for explanation and redress.

For policymakers and development actors, market inclusion requires attention to infrastructure, consumer protection, financial capability, information quality, and local enterprise. Policies that improve roads or connectivity can reduce structural barriers, but institutions also need mechanisms that address misleading claims, unfair intermediation, weak data practices, and exclusion. The review therefore supports a combined market-development and governance agenda.

5. Conclusion, Limitations, and Future Research Directions

This systematic review examined consumer behaviour at the bottom of the pyramid through the connected lenses of rural marketing, brand trust, and distribution challenges. The synthesis shows that rural market participation is neither a simple function of low price nor a direct response to brand communication. Consumers evaluate value through beliefs, experience, social influence, packaging, affordability, reliability, and the practical costs of access. Brand trust reduces uncertainty, but trust must be supported by consistent product experience and credible intermediation. Distribution capability determines whether purchase intention can become repeated participation. Digital and financial access can reduce barriers, but only when consumers have sufficient knowledge, confidence, and institutional protection. The conceptual framework therefore places market participation at the intersection of consumer interpretation and market accessibility, with market inclusion and sustainable performance as the principal outcomes.

The study has several limitations. The evidence base was fixed at 43 references supplied for the review and was not generated through a new database search of the complete bottom-of-the-pyramid literature. The corpus is also heterogeneous. Some studies directly address consumer behaviour, advertising, packaging, or entrepreneurship, while others come from finance, higher education, health, sustainability, organizational behaviour, and governance. The review addressed this limitation by distinguishing direct evidence from transferable mechanism evidence, but the resulting framework should still be treated as conceptually integrative rather than statistically representative. The review also does not estimate effect sizes or compare countries systematically. Rural markets differ in infrastructure, language, institutions, livelihood patterns, retailer structure, and digital maturity, so contextual variation may alter the relative importance of trust, value, and distribution.

Future research should test the framework with primary evidence from rural consumers, retailers, distributors, and local enterprises. Qualitative interviews could examine how consumers define trustworthy brands and how they interpret stock-outs, package changes, price variation, digital messages, and retailer advice. Survey research could test relationships among brand trust, perceived value, access burden, distribution reliability, and repeat purchase. Field experiments could compare alternative package sizes, retailer training models, delivery schedules, or information formats. Comparative studies across regions and countries could identify which mechanisms are universal and which are context-specific. Research should also examine how artificial intelligence, mobile commerce, and digital payments change rural distribution while protecting consumer data and preserving human judgment. Such work would move bottom-of-the-pyramid research from broad assumptions about low-income consumers toward evidence on how real people participate in markets under conditions of constraint, uncertainty, and institutional change.

A further implication concerns the sequencing of rural market development. Firms should establish basic reliability before intensifying promotion. Consumers cannot build durable trust when products are frequently unavailable, prices vary without explanation, or retailers lack accurate information. Early investment should therefore focus on outlet coverage, stock consistency, simple product information, and dependable complaint handling. Once these foundations are stable, firms can strengthen brand communication and encourage trial. This order matters because promotion raises expectations. If distribution systems cannot meet those expectations, disappointment becomes part of consumer learning. In tightly connected rural communities, one negative experience can influence many later decisions. Market expansion should therefore be paced according to operational readiness rather than awareness targets alone.

Measurement should also move beyond sales volume. Managers need indicators that show whether participation is becoming easier and more trustworthy. Useful measures include travel time to the nearest outlet, frequency of stock-outs, price consistency, retailer knowledge, complaint resolution, package suitability, digital reach, payment accessibility, trial rates, and repeat purchase. These indicators reveal where consumers face friction. They also help assign responsibility across marketing, distribution, retailer management, and customer service. Local evidence should be reviewed regularly rather than collected only during major campaigns. Retailer observations and consumer complaints can identify emerging barriers before they become widespread. This creates a disciplined learning cycle in which firms adjust routes, packaging, communication, or intermediary support using evidence from actual market experience.

This learning approach is especially important at the bottom of the pyramid because failed transactions carry a high relative cost. A poor purchase can reduce household flexibility and discourage future experimentation. Firms should therefore treat consumer protection as part of market development. Clear claims, fair prices, accessible instructions, and visible channels for redress can lower perceived risk. Local intermediaries should receive incentives that reward service quality as well as sales. Digital tools can support forecasting and communication, but they should not replace human explanation where literacy, connectivity, or trust remains uneven. Over time, reliable participation can strengthen both demand and distribution economics. Higher repeat purchase gives firms better information, improves route efficiency, and creates stronger incentives to serve remote areas. The resulting feedback can widen inclusion while preserving commercial sustainability. In this way, bottom-of-the-pyramid marketing becomes a process of coordinated learning among consumers, firms, intermediaries, and institutions rather than a one-time effort to push low-cost products into rural markets.

The review also points to a practical governance question: who is accountable when consumers encounter barriers? Responsibility is often dispersed across manufacturers, distributors, retailers, payment providers, and local agents. Without clear ownership, complaints can circulate without resolution. Firms should define minimum service standards and escalation paths for common problems such as stock shortages, misleading information, unexpected price changes, damaged products, and failed digital transactions. Community feedback can complement formal monitoring by showing whether policies work in practice. These arrangements can protect trust while giving managers clearer evidence about where the market system requires correction, investment, or redesign before expansion reaches additional rural consumer groups.

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