



SYNERGY BETWEEN BPKN AND HIGHER EDUCATION INSTITUTIONS IN CONSUMER PROTECTION EDUCATION IN THE DIGITAL ERA

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Abstract: The rise in consumer transactions in the digital era reflects the increasingly complex dynamics of consumer behavior. However, the Consumer Empowerment Index (IKK) in Indonesia remains relatively low, particularly in the higher education sector. This article aims to analyze the role of the National Consumer Protection Agency (BPKN) and higher education institutions in educating and protecting consumers, using the organizational transformation theory as its framework. This research employs a descriptive qualitative method, utilizing primary data collected through in-depth interviews with key figures from BPKN and consumer protection law lecturers, as well as secondary data from official BPKN documents. The findings reveal that although BPKN has implemented several educational programs in select universities, the involvement of State Islamic Higher Education Institutions (PTKIN) remains minimal. The primary obstacles include a lack of synergy, limited resources, and weak implementation of formal collaborations. Recommendations include strengthening consumer protection curricula, expanding strategic collaborations between BPKN and universities, and developing small claims court mechanisms to facilitate consumer access to dispute resolution. This study emphasizes the need for bureaucratic and educational transformation based on synergy to enhance consumer awareness and empowerment in Indonesia.

Keywords: Consumer Protection, BPKN, Higher Education, Digital Era, Consumer Education, Organizational Transformation

INTRODUCTION

Consumers play a central role in economic activities, as every individual is engaged in the consumption of goods or services (Fauzi & Kardi, 2021). Consumer behavior is influenced by various factors, including personal, social, cultural, emotional, and religious factors (Roy & Datta, 2022; Nassè, 2020). In the digital era, consumer behavior has become increasingly complex, with preferences leaning towards fast, accessible, and personalized information via social media platforms. This condition is leveraged by businesses to market their products using artificial intelligence (AI) (DRĂGHICI & CONSTANTINESCU, 2024). Consumer transactions now go beyond basic needs such as food and halal certification and encompass sectors like financial services, transportation, cosmetics, housing, and tourism (Fikriawan, 2018).

Although consumer transactions have been steadily increasing, the Consumer Empowerment Index (IKK) in Indonesia remains relatively low, indicating a lack of consumer awareness regarding their rights. According to data from the National Consumer Protection Agency (BPKN), the financial services sector contributes the highest number of violations against consumers (Prashella & Leon, 2020). While the government has made efforts to ensure consumer protection through Law No. 8 of 1999, its implementation on the ground still faces numerous challenges (Suleiman et al., 2022). The low IKK reflects a significant gap in consumer education, particularly in understanding their rights and obligations and their ability to interact critically with the market.

In 2024, the national IKK reached 60.11, reflecting a more critical consumer base. However, this figure remains far from optimal for creating a fair consumer protection ecosystem. This challenge is exacerbated by the increasing number of consumer violations in the digital era, such as phishing scams and unclear refund policies in online transactions (SINDO, 2017). Moreover, synergistic and integrated consumer protection under the National Consumer Protection Strategy (STRANAS-PK) still faces implementation barriers, including inter-agency coordination and limited resources.

Higher education institutions hold significant potential to strengthen consumer education through curricula and advocacy programs. Currently, the involvement of universities in consumer protection is mostly limited to theoretical aspects, such as offering Consumer Protection Law courses in the Faculty of Sharia. Unfortunately, programs like *BPKN Goes to Campus* have not yet reached Islamic Religious Higher Education Institutions (PTKIN). The lack of practical exposure, such as visits to BPKN or the Consumer Dispute Resolution Agency (BPSK), is one of the obstacles to creating effective synergy between academia and policymakers.

This article aims to analyze the role of BPKN and higher education institutions in consumer education and protection, utilizing the organizational transformation theory. This analysis is expected to provide strategic recommendations to enhance consumer empowerment through stronger collaboration between BPKN and higher education institutions.

METHODS

This study employs a qualitative approach with field research methods supported by secondary data. This approach was chosen for its relevance in deeply exploring the strategic measures undertaken by the National Consumer Protection Agency (Badan Perlindungan Konsumen Nasional or BPKN) and higher education institutions to educate and advocate for consumer protection, particularly within academic communities. The qualitative methodology enables contextual analysis of consumer protection policies in the digital era, which are inherently complex and involve multiple stakeholders.

Data collection was carried out through in-depth interviews with key BPKN figures and lecturers responsible for teaching Consumer Protection Law. These interviews were designed to understand the perceptions, experiences, and challenges encountered in implementing consumer protection policies. In addition to interviews, the researchers utilized official BPKN documents available online, such as annual reports and policy publications, to provide objective supporting data.

The collected data were analyzed using organizational transformation theory, which focuses on organizational adaptation and innovation in response to external environmental challenges. This theory was selected because it offers a relevant analytical framework for evaluating the effectiveness of BPKN policies and programs, including its synergy with higher education institutions. Organizational transformation emphasizes synergy, collaboration, and human resource empowerment, which are critical elements in strengthening consumer protection in Indonesia.

In the analysis, the researchers applied Edward III's four-variable framework for policy implementation: communication, resources, disposition, and bureaucratic structure. These variables assist in assessing the extent to which consumer protection policies are effectively implemented and identifying potential barriers in their execution. This approach provides a robust foundation for drawing conclusions and offering strategic recommendations that can be implemented by BPKN and higher education institutions.

RESULT AND DISCUSSION

Long before the establishment of the National Consumer Protection Agency (*Badan Perlindungan Konsumen Nasional* - BPKN), the Indonesian Consumer Foundation (*Yayasan Lembaga Konsumen Indonesia* - YLKI) had already been formed. YLKI, founded on May 11, 1973, is a non-profit and independent consumer protection organization. It is classified as a civil society organization regulated by Law No. 8 of 1999 concerning Consumer Protection (Nugroho, 2014). YLKI has significantly contributed to resolving consumer disputes in collaboration with the Consumer Dispute Settlement Body (*Badan Penyelesaian Sengketa Konsumen* - BPSK) (Deshaini et al., 2021).

BPKN was established to respond to the dynamic and rapidly evolving consumer protection needs in society. Its formation is based on the provisions of Law No. 8 of 1999 on Consumer Protection. During the COVID-19 pandemic, when health information and counterfeit products proliferated, BPKN emphasized the importance of product safety for consumers. On July 8, 2020, BPKN issued several

press releases, including one addressing the discovery of a COVID-19 remedy necklace made from eucalyptus. The Indonesian Minister of Agriculture, Syahrul Yasin Limpo, claimed that the necklace had passed laboratory tests conducted by the Agency for Agricultural Research and Development (*Balitbangtan*). However, the Ministry of Agriculture later clarified that the necklace was not classified as an antiviral or medicinal product, as developing a drug requires extensive processes, including in vitro, in vivo, and clinical trials (BPKN, 2020).

Arief Safari, then Coordinator of BPKN's Communication and Education Commission, emphasized, "Business actors are prohibited from providing false, incomplete, unclear, or misleading information about the goods and services traded. Claims about a product's ability to cure or kill the COVID-19 virus must be supported by medical evidence through a series of in vitro, in vivo, and clinical trials and must first obtain distribution permits from BPOM. The public should also assist by reporting to BPOM any drugs or herbal remedies claiming to cure COVID-19 but lacking proper distribution permits" (Arief Safari, 2020).

BPKN has seven primary duties:

- a. Providing advice and recommendations to the government on policymaking in consumer protection;
- b. Conducting research and studies on laws and regulations related to consumer protection;
- c. Examining goods and/or services concerning consumer safety;
- d. Promoting the development of independent consumer protection organizations;

- e. Disseminating information about consumer protection and fostering public awareness of consumer rights;
- f. Receiving complaints from the public, independent consumer protection organizations, or business actors regarding consumer protection issues;
- g. Conducting surveys on consumer needs.

During an interview, Arief Safari stated that while BPKN has existed for a long time, it has not received sufficient attention from the government. Even its office is still located within the Ministry of Trade's building. According to him, consumer protection requires the active participation of all stakeholders, including higher education institutions (Arief Safari, 2020).

As part of the National Consumer Day (*Hari Konsumen Nasional* - HAKORNAS) celebrations, BPKN organized a simultaneous education program across 11 universities in Bandung. This initiative was packaged as public lectures and aimed to set a new record in the Indonesian Museum of Records (*Museum Rekor Indonesia* - MURI) for the highest number of participants. In a press release, BPKN announced its collaboration with the Higher Education Service Institution (*Layanan Pendidikan Tinggi* - LLDIKTI) Region IV for West Java and Banten, including 11 universities such as Telkom University, Bandung Islamic University, and Parahyangan Catholic University. Rolas Sitinjak, then Vice Chairman of BPKN, highlighted that the public lectures aimed to empower Indonesian consumers, raising awareness of consumer rights and responsibilities. He hoped

this effort would contribute to increasing the Consumer Empowerment Index (*Indeks Keberdayaan Konsumen - IKK*).

However, in East Java, similar efforts remain limited. Between 2019 and 2020, BPKN held public lectures at Universitas Brawijaya and PGRI Pasuruan but had yet to engage state Islamic universities. In one instance, BPKN delivered a lecture on digital-era consumer protection at the Faculty of Law, Universitas Brawijaya, in February 2020. The lecture covered topics such as the increasing number of consumer violations, ways to address them, and the role of BPKN in enforcing consumer protection laws. Ana Maria, a BPKN Commissioner, highlighted that consumer protection is a shared responsibility. She invited universities to play a more active role in enhancing public understanding of consumer protection and stressed BPKN's openness to establishing Memorandums of Understanding (MoUs) with educational institutions (Maria, 2020).

The National Consumer Protection Agency (BPKN) has also conducted consumer protection education in Pasuruan City, specifically at STKIP Pasuruan. This public lecture marked the second event following a similar initiative at Universitas Brawijaya in Malang. The lecture was part of the activities leading up to the National Consumer Day (*Hari Konsumen Nasional - HARKONAS*) 2020, which culminated in Surabaya on March 30, 2020. The event carried the theme "Consumer Protection Education in the Digital Economy Era" as part of BPKN's efforts to educate the public about consumer protection. It aimed to encourage students to act as advocates for raising awareness about consumer rights among millennials, who are

deemed to require greater education on consumer protection in the digital economy.

BPKN has outlined three core missions in its consumer education agenda. First, strengthening the legal foundation and policy framework for national consumer protection. Second, enhancing access to dispute resolution mechanisms for consumer protection. Third, expanding access to consumer information and developing comprehensive education and outreach programs.

Regarding state Islamic universities, in 2020, the author interviewed Miftahul Huda, the Vice Dean of the Faculty of Sharia at the State Institute of Islamic Studies (*Institut Agama Islam Negeri - IAIN*) in Ponorogo. He acknowledged that no formal collaboration had yet been established with BPKN. Consumer-related topics, however, had been included in the updated Sharia faculty curriculum. Previously, consumer law was only discussed briefly within a single chapter of the economic law course. Consumer protection topics had also been highlighted in the *Studium Generale* hosted by the Faculty of Sharia at IAIN Ponorogo (M. Huda, 2020). This perspective is supported by Farida Sekti Pahlevi, a lecturer specializing in Consumer Protection Law, who observed that the course allocation for consumer protection topics remains minimal (Pahlevi, 2020).

Miftahul Huda further noted that consumer law had also been addressed by Nadirsyah Hosen during an *Istighosah Online* session organized by the Faculty of Sharia at IAIN Ponorogo. Hosen emphasized the importance of broadening Islamic legal studies to include human rights aspects, such as consumer protection. He pointed out that consumer protection practices in predominantly non-Muslim

countries are often more advanced. For instance, in Australia, consumers are granted the right to return or exchange goods if they are unsatisfied with their purchase. Hosen highlighted that this discussion is essential, particularly in the digital era, where online shopping often results in consumer grievances. Additionally, he stressed the need to revisit the halal certification trend to ensure it meets the needs of all communities, making it inclusive rather than exclusive to Muslims (Hosen, 2012).

The People's Representative Council (*Dewan Perwakilan Rakyat* - DPR) has also scrutinized the performance of the National Consumer Protection Agency (BPKN). Nevi Zuairina, a member of Commission VI of the DPR, urged BPKN to remain focused on protecting consumers despite its existing limitations. Currently, the public frequently submits complaints related to the e-commerce sector, such as phishing (cybercrime), hotel refunds, airline ticket refunds, and issues involving One-Time Passwords (OTPs). Nevi identified three fundamental issues that must be addressed: strengthening institutional capacity, mass education and outreach, and the synchronization of consumer protection policies across various sectors and regions. These measures must be implemented effectively on the ground to ensure that the public can tangibly experience consumer protection benefits. She emphasized that BPKN should not fall into the trap of merely performing routine tasks.

Nevi expressed her hope that BPKN could introduce innovative breakthroughs in consumer protection. As a legislator representing West Sumatra II, she highlighted that BPKN is a strategic institution that serves the Indonesian public and reports directly to the President.

Therefore, BPKN must be capable of formulating and recommending robust consumer protection policies. To ensure equitable consumer protection across regions, BPKN should also harmonize its efforts with Independent Consumer Protection Organizations (*Lembaga Perlindungan Konsumen Swadaya Masyarakat - LPKSM*) and the Consumer Dispute Settlement Body (*Badan Penyelesaian Sengketa Konsumen - BPSK*), which are responsible for improving consumer literacy at the regional level. However, she noted that not all regions currently have established LPKSMs and BPSKs. Data from Bappenas in 2017 revealed that only 66.7% of districts and cities have a BPSK in place. This lack of coverage significantly limits consumers' access to information and advocacy, particularly regarding complaints in e-commerce transactions.

Nevi further remarked that, with an annual budget allocation of approximately IDR 10 billion, BPKN should be able to play a more prominent role by proactively addressing consumer protection issues in society. She stressed that BPKN needs to utilize its resources more effectively to enhance its responsiveness and impact, particularly in light of the increasing complexity of consumer protection challenges in the digital era.

The National Consumer Protection Agency (BPKN) and educational institutions are both undergoing reform. When analyzed in detail using the four aspects of policy implementation; communication, resources, disposition, and bureaucratic structure, the findings of this research can be summarized in the following table:

| Transformation Aspect | BPKN | Higher Education Institutions |
|------------------------------|--|--|
| | <p>1. Consumer protection education and advocacy conducted through online media.</p> <p>2. Offline education conducted via visits to selected campuses such as Universitas Brawijaya, PGRI Pasuruan, Unika, and Universitas Merdeka. Only one visit has been made to a</p> | <p>1. IAIN Ponorogo and UIN Tulungagung provide consumer education and advocacy through formal channels, including courses like Consumer Protection Law.</p> |
| Communication | <p>State Islamic University (PTKIN), Syarif Hidayatullah State Islamic University, Jakarta.</p> <p>3. Media briefings to respond to hot issues and government policies on consumer protection. Media support is critical for disseminating information.</p> | <p>2. Education and advocacy remain primarily theoretical.</p> <p>3. No specific seminars addressing consumer violations and their resolutions.</p> <p>4. No internship or practical programs with BPSK or BPKN.</p> |
| Resources | <p>1. The structure of BPKN includes a chairperson, a vice-chairperson, and 15 to 25</p> | <p>1. Lecturers specializing in consumer protection</p> |

| Transformation Aspect | BPKN | Higher Education Institutions |
|-------------------------------|---|---|
| | <p>members from government, business actors, LPKSMs, academics, and experts.</p> <p>2. Limited funding resources.</p> | <p>possess relevant expertise.</p> <p>2. Consumer Protection Law courses are offered only to students in Sharia and Islamic Economics faculties.</p> |
| Disposition | <p>1. BPKN's commitment is reflected in its Blueprint.</p> <p>2. Transparency is ensured through a publicly accessible website.</p> | <p>1. Educational institutions share a commitment to consumer protection with BPKN.</p> |
| Bureaucratic Structure | <p>1. BPKN operates solely from Jakarta, with no regional representatives.</p> <p>2. Collaborations with educational institutions have been initiated.</p> <p>3. No follow-up actions have been taken on signed MoUs.</p> | <p>1. Educational institutions have not proactively reached out to BPKN or broader communities.</p> <p>2. Media outlets are not yet utilized for consumer protection campaigns.</p> |

Despite significant challenges in achieving comprehensive transformation, BPKN has made notable progress. According to its chairman, M. Mufti Mubarak, consumer literacy remains uneven, and the Consumer Empowerment Index (*Indeks Keberdayaan Konsumen - IKK*) is still low. Regulatory adjustments are needed to address developments in digital transactions. In 2024, BPKN received 1,733 consumer complaints with potential losses totaling IDR 44.82 billion and successfully recovered the same amount.

BPKN's primary focuses include:

1. Intensive education and outreach on consumer protection via digital platforms and direct visits to traditional markets.
2. Strengthening the institutional framework for consumer protection.
3. Promoting synergy among the government, businesses, and the public.
4. Expanding access to consumer rights restoration.

BPKN has also provided the government with key recommendations, including strengthening partnerships with the ASEAN Committee on Consumer Protection (ACCP) and participating in the 8th Intergovernmental Group of Experts (IGE) on Consumer Law and Policy held by UNCTAD in Geneva, Switzerland. These initiatives ensure that Indonesia aligns with global consumer protection standards (The ASEAN Secretariat, 2021).

The public can access BPKN's reports online, reflecting collective efforts and innovative approaches to future challenges. With strategic steps and strong commitment, BPKN aspires to elevate

consumer protection in Indonesia to higher levels, both nationally and globally.

CONCLUSION

The National Consumer Protection Agency (*Badan Perlindungan Konsumen Nasional* - BPKN) has undergone significant transformation through bureaucratic reforms to deliver excellent services to the public. This transformation aligns with the vision of *Indonesia Maju* under the government's five priority areas for 2019–2024: human resource development, infrastructure, regulatory simplification, bureaucratic reform, and economic transformation. Synergy between BPKN and higher education institutions, both public and private, plays a crucial role in strengthening consumer protection, as demonstrated by the *BPKN Goes to Campus* program. However, this study reveals that the program has yet to reach State Islamic Higher Education Institutions (*Perguruan Tinggi Keagamaan Islam Negeri* - PTKIN), such as State Islamic Universities, State Islamic Institutes, and State Islamic Colleges. Existing collaborations are limited to addressing issues related to Hajj and Umrah cases, without a specific focus on consumer protection education.

Additionally, consumer protection law content in the Sharia faculties of PTKIN remains inadequate, both in terms of coverage and practical implementation, such as field visits to BPKN, the Consumer Dispute Settlement Body (*Badan Penyelesaian Sengketa Konsumen* - BPSK), or Independent Consumer Protection Organizations (*Lembaga Perlindungan Konsumen Swadaya Masyarakat* - LPKSM). On the other hand, BPKN has robust resources, including experts, academics,

business actors, and public figures, and has utilized various media channels for consumer education. However, BPKN faces significant challenges in handling the growing number of consumer violations.

To address these challenges, BPKN must strengthen its role by establishing LPKSMs in campuses and communities and optimizing the functions of BPSK. Islamic universities are also expected to actively collaborate with BPKN to enhance consumer awareness, particularly in campus environments. Furthermore, the development of small claim court mechanisms for consumers could serve as an effective and efficient solution for resolving disputes. The adoption of digital complaint applications, as proposed by Unika Soegijapranata, could also facilitate public access to report consumer violations.

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