

The Role of Customer Trust in the Relationship Between Service Quality and Purchasing Decision: An Empirical Evidence of Berlin Nakroma Public Transportation

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ABSTRACT

This research investigates the role of customer trust as a mediating variable between service quality and purchasing decisions among Berlin Nakroma Public Transportation passengers in Timor-Leste. By examining the significance of service quality and customer trust, this study seeks to understand how service quality impacts purchasing decisions, highlighting the importance of trust in customer engagement. This study utilizes empirical data collected via a structured questionnaire from Berlin Nakroma's passengers, analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to verify relationships among constructs. The results suggest that service quality significantly impacts customer trust and purchasing decisions, with customer trust as an essential mediator in the relationship between service quality and purchasing decisions. These findings underscore Berlin Nakroma's need to enhance service quality to foster trust and encourage repeated purchasing behavior.

Keywords: *Service Quality, Customer Trust, Purchasing Decision, Public Transportation, Timor-Leste*

1. Introduction

The Democratic Republic of Timor-Leste, a Southeast Asian nation, faces pressing transportation needs to connect its mainland and neighboring islands, particularly in remote areas like the Oecusse exclave and Atauro Island. These geographic separations emphasize the essential role of efficient and reliable sea transportation to ensure regional social and economic connectivity. Berlin Nakroma, a government-operated roll-on/roll-off ferry, has emerged as a pivotal transportation link, facilitating the movement of goods and passengers between Dili, Oecusse, and Atauro. Beyond simply providing transportation, Berlin Nakroma functions as a socio-economic bridge, enabling essential mobility and supporting community integration, which is crucial for regional development and social cohesion in Timor-Leste (Soares & Oliveira, 2022).

As demand for maritime transportation continues to grow, ensuring high service quality standards has become indispensable for Berlin Nakroma's long-term operational success. Research has shown that service quality is a fundamental driver of customer satisfaction and loyalty in transportation sectors, where service attributes extend beyond the vessel's physical aspects, including punctuality, safety, and customer service. In customer-focused industries, service quality can offer a competitive edge, assisting companies in both retaining customers and enhancing their corporate image (Parasuraman et al., 1988; Wu & Ko, 2013). Furthermore, improvements in service quality are directly linked to customers' purchasing decisions, with superior service often translating into favorable customer perceptions, increased

satisfaction, and positive purchasing behaviors (Mannan et al., 2019; Zameer et al., 2015).

In maritime transportation, service quality impacts purchasing decisions by influencing customer trust and loyalty. Customers' repeated use of a transportation service depends heavily on their confidence in its reliability and safety (Chien & Chi, 2019). By consistently delivering quality services, Berlin Nakroma can position itself as the preferred transportation provider in Timor-Leste. Ensuring reliable schedules, maintaining safety standards, and prioritizing responsive customer service is crucial for fostering customer satisfaction and strengthening customer loyalty—essential for the ferry's operational sustainability and reputation (Santos & Simões, 2023).

Customer trust is another critical factor in the service quality-purchasing decision relationship. Trust is a customer's willingness to rely on a service provider to act in their best interests and consistently deliver on promises. This is especially relevant in transportation services, where customers seek reassurance in safety, punctuality, and reliability (Morgan & Hunt, 1994; Lai & Chen, 2011). When customers trust a service provider, they are more likely to engage in repeat purchases, recommend the service to others, and contribute to the provider's long-term success (Diza et al., 2016). Trust serves not only as an outcome of positive service experiences but as an essential mediator in the relationship between service quality and purchasing behavior, amplifying good service's impact on customer loyalty and sustained patronage (Chen et al., 2019).

In maritime services, trust is influenced by several factors, including perceived safety, reliability of schedules, and

the professionalism of the staff. Together, these factors build customer trust and reinforce their commitment to the service. However, most research on trust in service industries has focused on commercial sectors, with limited studies examining public transportation in emerging economies. This creates a gap in understanding how trust mediates the relationship between service quality and purchasing decisions, particularly within the maritime sector of developing countries. In the case of Berlin Nakroma, such insights are especially pertinent, as customers in Timor-Leste likely prioritize safety and reliability given the region's relative isolation and limited transportation alternatives (Shao et al., 2020). This study thus addresses a critical gap by examining trust as a mediating factor and exploring how Berlin Nakroma can leverage service quality improvements to enhance customer retention and loyalty.

Existing literature widely acknowledges the role of service quality in influencing customer loyalty and purchasing behavior, but debates persist regarding which aspects of service quality are most influential in specific contexts. The widely recognized SERVQUAL model identifies five key dimensions foundational to service quality evaluation: reliability, responsiveness, assurance, empathy, and tangibility (Parasuraman et al., 1988). However, scholars argue that the relevance of these dimensions varies across industries and customer expectations. In maritime transportation, where reliability and punctuality are often critical, dimensions such as empathy may be less influential (Wu & Ko, 2013; Ladhari, 2009). This study addresses these debates by identifying which service quality dimensions most strongly impact customer trust and purchasing decisions for Berlin Nakroma, thereby contributing to a more tailored understanding of service quality in the maritime transport context.

Another area of scholarly debate concerns the mediating role of trust. While some research supports the notion that trust is a direct consequence of service quality, other studies suggest that trust independently enhances the effects of service quality on customer loyalty and purchasing intentions. For instance, some researchers posit that trust in high-risk services like transportation is primarily built through consistent, high-quality service (Santos et al., 2023). In contrast, others argue that trust is a distinct construct that mediates and amplifies the impact of perceived quality on customer decisions (Soares & Oliveira, 2022). Understanding trust's mediating role in high-stakes services could provide new insights into customer retention strategies and reveal the specific service attributes that encourage repeat patronage. This study, therefore, responds to the ongoing debate by examining trust's role in the service quality-purchasing decision relationship within maritime transportation.

Addressing these research gaps, this study explores how customer trust mediates the relationship between service quality and purchasing decisions within the context of Berlin Nakroma's maritime transportation service. Specifically, it aims to assess the direct effect of service quality on purchasing decisions, investigate how service quality impacts customer trust, evaluate the influence of customer trust on purchasing decisions, and examine the mediating role of trust in this relationship. By fulfilling these objectives, the study will

contribute to a nuanced understanding of customer behavior in maritime transportation, offering practical recommendations for Berlin Nakroma to improve customer satisfaction, loyalty, and trust. The findings will be especially relevant for maritime services in emerging markets, providing insights into practical strategies for enhancing service quality and building trust to foster sustainable customer relationships.

2. Literature Review

2.1 Service Quality

Service quality is pivotal in driving customer satisfaction, reflecting how well a service aligns with or surpasses customer expectations. Parasuraman et al. (1988) established the SERVQUAL model, highlighting five essential dimensions for assessing service quality: tangibility, reliability, responsiveness, assurance, and empathy. Tangibility encompasses the physical elements of service delivery, such as facilities, equipment, and appearance. Reliability captures the service provider's consistency in delivering accurate and dependable services. Responsiveness emphasizes the readiness and willingness to help customers promptly. Assurance reflects staff competence, credibility, and trustworthiness, while empathy involves offering caring, personalized attention to customers (Parasuraman et al., 1988). These dimensions remain foundational within the service sector, shaping customer perceptions and guiding purchasing decisions, particularly in competitive environments where quality can set businesses apart (Beneke et al., 2020; Jiang & Zhang, 2022).

The link between service quality, customer satisfaction, and loyalty is well-documented, underscoring its importance as a strategic advantage in highly competitive markets (Rita et al., 2019; Chang et al., 2020). For example, public and maritime transportation research reveals that high service quality directly enhances customer satisfaction, translating into solid customer loyalty (Nyheim et al., 2020). Positive perceptions of service quality encourage customers to form favorable attitudes toward providers, increase repeat usage, and recommend services to others (Zameer et al., 2015; Ambarwati et al., 2023). In addition, exceptional service quality can strengthen a company's reputation, offering a distinct competitive edge in sectors where reliability and consistency are prioritized by customers (Mannan et al., 2019; Kim & Yoon, 2021).

2.2 Customer Trust

Customer trust is a cornerstone of sustainable, long-term customer relationships, especially in service industries where the intangible nature of offerings can make assessments challenging (Morgan & Hunt, 1994). Trust is generally understood as the customer's confidence in a service provider's reliability, honesty, and competence, forming a foundation for customer engagement and loyalty. Trust develops through consistent, dependable service delivery, transparent communication, and adherence to ethical standards by the organization (Doney & Cannon, 1997; Pasharibu et al., 2018). Oliveira et al. (2017) further conceptualize customer trust as

comprising three core elements: competence (the customer's perception of the service provider's expertise and capability), integrity (commitment to ethical and honest practices), and benevolence (the service provider's genuine concern for the customer's well-being). Each of these elements uniquely establishes a robust trust relationship with customers, which is crucial for the longevity and strength of the customer-provider connection (Rashid & Ashraf, 2022).

Empirical research highlights that customer trust is critical in shaping customer satisfaction and loyalty, significantly affecting customers' future interactions and engagement with a brand. High trust encourages customers to repeat purchases, recommend the provider to others, and develop enduring loyalty (Shao et al., 2020). This is particularly relevant in service sectors like transportation, where customers rely on the provider's consistency, safety, and reliability to meet their needs. In high-risk service sectors, such as maritime transport, customer trust is essential for fostering loyalty, as customers' dependence on the provider's promises and competence directly influences their purchasing decisions (Chen et al., 2019; Hartono & Halim, 2021). In these environments, customers' trust is not only an outcome of satisfaction but also a prerequisite for repeat usage, especially in scenarios where personal safety and service reliability are prioritized.

In this study, customer trust is examined as a crucial factor influencing purchasing decisions and proposed as a mediator between service quality and purchasing behavior. Specifically, trust is fundamental in public transportation settings, where it significantly impacts customers' overall satisfaction, loyalty, and continued use of the service (Santos & Simões, 2023). Trust in these contexts not only enhances customers' perception of service quality but also strengthens their attachment to the provider, creating a positive cycle of satisfaction, trust, and loyalty essential for transportation service providers' long-term success (Lee & Wu, 2023).

2.3 Purchasing Decision

Making a purchasing decision is a journey that customers undertake in multiple stages when considering acquiring a product or service. As Tjiptono and Rachman (2017) outline, this journey typically includes five key stages: recognizing a problem, seeking information, evaluating alternatives, purchasing, and reflecting in a post-purchase evaluation. Initially, the customer identifies a need or problem that prompts them to look for a solution, leading to the information search phase, where customers explore details on potential solutions. This search often involves personal experiences and third-party sources such as reviews or expert advice (Solomon et al., 2020). As they move to the evaluation stage, customers weigh their options based on attributes like quality, price, and brand reputation, guiding them toward a purchase decision. Post-purchase, customers reflect on the satisfaction or disappointment from their purchase, which influences their loyalty and future choices (Kotler & Keller, 2016; Homburg et al., 2019). Each stage is shaped by a blend of personal, social, and situational factors, reflecting a complex

decision-making process that moves beyond mere need fulfillment to include value assessment and post-purchase reflections.

Service quality is central to shaping positive purchasing decisions at every stage by fostering trust, encouraging positive perceptions, and reducing perceived risks, making customers more likely to proceed with a purchase (Kotler & Keller, 2016; Liang et al., 2023). When customers experience high-quality service, it alleviates uncertainties, instilling a sense of reliability and security in choosing a particular provider (Dagger & Danaher, 2018). Each positive interaction builds the customer's confidence, nudging them closer to choosing the service. Furthermore, reliable service influences customers' evaluation process, often steering them toward providers with solid reputations for quality, responsiveness, and dependability (Kim & Yoon, 2021).

In maritime transportation, purchasing decisions are mainly influenced by previous service experiences. For instance, positive interactions—such as punctual departures, vessel upkeep, and courteous staff—encourage repeat patronage, laying the groundwork for long-term loyalty (Wu & Ko, 2013; Shao et al., 2020). For a company like Berlin Nakroma, understanding how service quality impacts purchasing decisions is vital. Berlin Nakroma can enhance customer satisfaction and foster loyalty by delivering consistent, high-quality service, encouraging customers to select them over competitors (Rita et al., 2019; Santos & Simões, 2023) and in a highly competitive market, focusing on service quality positions Berlin Nakroma to not only attract but also retain customers, cementing a reputation for reliability and customer-centered service.

3. Theoretical Framework

This study's theoretical foundation is built upon two influential models: the SERVQUAL model developed by Parasuraman et al. (1988) and the commitment-trust theory introduced by Morgan and Hunt (1994). The SERVQUAL model provides a structured approach for examining service quality through five dimensions—tangibility, reliability, responsiveness, assurance, and empathy. These dimensions serve as benchmarks for evaluating service experiences and are crucial in shaping customer satisfaction. By using SERVQUAL, this study assesses how Berlin Nakroma's service quality affects customer perceptions and satisfaction, particularly in an industry where reliability and responsiveness are essential for customer retention (Beneke et al., 2020; Jiang & Zhang, 2022).

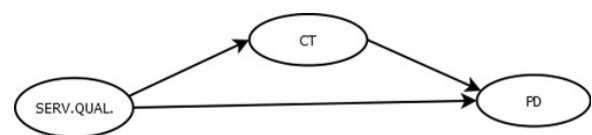


Figure 1. Research Model (SERV.QUAL.= Service Quality; CT= Customer Trust; PD= Purchasing Decision).

On the other hand, the commitment-trust theory emphasizes the pivotal role of trust and commitment in developing and sustaining customer loyalty. Morgan and Hunt (1994) argue that trust is essential for fostering strong, long-term customer relationships, especially in service-oriented industries. According to this theory, when customers trust a service provider, they are more likely to develop a sense of loyalty and commitment, translating into repeat purchases and positive word-of-mouth recommendations (Rita et al., 2019; Chang et al., 2020). In the context of this study, trust is not only seen as an outcome of high service quality but also as a factor that mediates the relationship between service quality and purchasing behavior. This is particularly relevant within the maritime sector, where customers rely heavily on the provider's promises of safety, consistency, and reliability.

By integrating the SERVQUAL model and the commitment-trust theory, this study establishes a comprehensive framework for analyzing how service quality, trust, and purchasing decisions are interconnected within the maritime industry. In sectors such as maritime transportation, where perceived risks are higher due to safety concerns, trust can be a decisive factor in purchasing decisions (Chen et al., 2019; Hartono & Halim, 2021). High service quality can cultivate trust, which, in turn, influences customers' willingness to choose and continue using a service. Within Berlin Nakroma's context, this framework facilitates an in-depth examination of these dynamics and potentially provides insights that could apply to other transportation providers aiming to improve customer satisfaction and loyalty (Santos & Simões, 2023; Lee & Wu, 2023). This approach, grounded in service quality and trust-building theories, positions the study to offer practical recommendations for enhancing customer experiences and strengthening brand loyalty in the competitive transportation sector.

4. Hypothesis Development

4.1 Service Quality and Purchasing Decision

The relationship between service quality and purchasing decisions is a cornerstone of marketing and consumer behavior literature, with extensive evidence showing that high service quality positively influences customer satisfaction, loyalty, and purchasing intentions. Ali and Anwar (2021) argue that superior service quality directly enhances customer satisfaction, increasing purchasing intentions. Ali et al. (2020) further support this positive influence by pinpointing service quality dimensions such as reliability and responsiveness as essential factors shaping customer perceptions. They found that these dimensions significantly correlate with purchasing decisions across diverse industries, including transportation, where reliable service is especially valued.

The link between service quality and purchasing behavior is reinforced by studies that highlight the role of perceived value. Putra and Yulianto (2022) emphasize that when customers view service quality as high, their perception of value also rises, making them more likely to select and

repurchase from providers with a reputation for quality. Zhang et al. (2023) echo these findings, indicating that in competitive markets, high service standards are critical in building customer loyalty and driving repeat purchases. This perspective aligns with the broader understanding that perceived service quality enhances customer satisfaction and is a critical determinant of purchasing decisions (Kim & Yoon, 2021).

The SERVQUAL model developed by Parasuraman et al. (1988) remains highly relevant, particularly in delineating five core dimensions of service quality—tangibility, reliability, responsiveness, assurance, and empathy—that are instrumental in shaping customer purchasing decisions (Beneke et al., 2020; Jiang & Zhang, 2022). The reliability and assurance dimensions are especially critical in sectors like transportation, where consistent and dependable service directly impacts customer trust and, consequently, their purchasing decisions. Recent studies such as those by Nguyen and Pham (2022) support this framework, showing that when these quality dimensions align with customer expectations, they create a competitive advantage that drives purchasing behavior (Rita et al., 2019; Santos & Simões, 2023).

H1: Service quality positively and significantly affects purchasing decisions.

4.2 Service Quality and Customer Trust

Research continues to affirm the pivotal role of service quality in building customer trust, especially in service-intensive and high-engagement industries. Recent studies by Lee and Kim (2023) show that in sectors where trust is vital, such as transportation, consistent delivery of quality service fosters a deep-rooted trust, as customers view reliability and responsiveness as indicators of the provider's commitment to customer welfare. Hoang and Truong (2022) underscore that assurance and empathy significantly strengthen customers' confidence in the provider, making customers feel valued and understood. This dynamic aligns with the commitment-trust theory (Morgan & Hunt, 1994), which posits that trust is a core component of customer loyalty, mainly when trust is built on sustained positive service experiences.

Hassan et al. (2021) further validates that providers with high service standards cultivate a stronger sense of trust among customers, as quality service conveys competence and ethical integrity. In line with these findings, Wang et al. (2022) demonstrate that perceived service quality has a substantial impact on trust, with customers associating reliable, dependable service with trustworthy and responsible business practices. This assurance fosters a secure customer-provider relationship, which is particularly beneficial in public transportation, where safety, punctuality, and service consistency are paramount.

Supporting this, Rajagopal and Rajesh (2023) reveal that service quality strongly correlates with trust in high-stakes industries, as high levels of reliability and responsiveness are indicators of the provider's commitment to customer well-being. Oliveira and Silva (2024) add that high service quality, especially in responsiveness and empathy, significantly

bolsters trust by enhancing customers' positive perceptions of the provider's dedication and reliability. Jiang et al. (2023) also emphasize that when service quality aligns closely with customer expectations, mainly when customers prioritize safety and consistency, it results in higher trust and customer retention.

These recent studies strengthen the hypothesis that service quality is a crucial predictor of customer trust across diverse service sectors. For Berlin Nakroma, focusing on consistent service delivery, empathetic customer interactions, and a high assurance standard can effectively nurture customer trust and foster loyalty, laying a foundation for long-term customer engagement.

H2: Service quality positively and significantly affects customer trust.

4.3 Customer Trust and Purchasing Decisions

Customer trust is critical in purchasing decisions, as it reduces perceived risk and encourages repeat patronage. Nguyen and Pham (2022) found that customer trust significantly enhances purchasing intentions by fostering a sense of security and confidence in the service provider. Moreover, Alam and Noor (2021) report that trust increases customer loyalty and leads to favorable purchasing decisions, as trust strengthens the customer's confidence in the provider's commitment to quality. Chen and Liu (2023) also confirm that trust is a critical determinant in purchasing behavior, especially in services with high customer-provider interaction, as it mitigates uncertainty and promotes positive purchasing behavior.

Customer trust is fundamental to purchasing decisions, as it minimizes perceived risks and fosters repeat patronage. Trust is a psychological assurance, making customers feel secure and confident in their provider, which is crucial for repeat engagement. Research consistently shows trust enhances purchasing intentions by creating a reliable foundation for customer-provider interactions. For example, Nguyen and Pham (2022) found that heightened trust increases purchase intentions by instilling confidence in the provider's reliability. Similarly, Alam and Noor (2021) highlight that trust encourages loyalty and positively influences purchasing decisions, as customers feel assured of the provider's commitment to quality. This effect is particularly significant in high-contact services, where trust mitigates uncertainty, enabling customers to feel secure and satisfied with their choices (Chen & Liu, 2023).

Furthermore, recent studies reinforce the importance of trust in competitive service industries. Lee and Zhang (2023) found that trust directly impacts initial purchasing decisions and long-term customer loyalty in sectors requiring ongoing customer interaction. Additionally, Rajagopal and Rajesh (2023) demonstrated that trust significantly enhances customer retention in high-risk services like transportation, as reliable service delivery cultivates a deep-rooted confidence that encourages repeat purchases. Thus, in contexts like Berlin Nakroma's, building trust through consistent quality and

ethical practices can significantly boost immediate and long-term purchasing behavior.

H3: Customer trust positively and significantly affects purchasing decisions.

4.4 Customer Trust as a Mediator between Service Quality and Purchasing Decisions

Customer trust is often viewed as a mediating factor that strengthens the impact of service quality on purchasing decisions. According to Yousafzai et al. (2021), trust bridges service quality and purchasing behavior, reinforcing customer confidence and strengthening the link between service quality and purchasing intentions. A recent study by Ahmed and Rahman (2022) confirms that trust acts as a mediator in high-involvement services by mitigating perceived risks and amplifying the positive effects of service quality on customer purchase intentions. Additionally, Lin et al. (2023) found that trust established through reliable service quality in transportation services significantly impacts customers' willingness to engage in repeat purchases, demonstrating the mediating role of trust in this relationship.

H4: Customer trust mediates the relationship between service quality and purchasing decisions.

5. Research Method

This study adopts a quantitative research design to empirically examine the relationships between service quality, customer trust, and purchasing decisions among passengers of Berlin Nakroma, a public maritime transportation service in Timor-Leste. Conducted in September 2024, the research aims to provide a data-driven, objective analysis that can yield reliable, generalizable insights within the maritime transport industry.

5.1 Research Design

A quantitative, cross-sectional research design was selected for this study, allowing for the systematic examination of the relationships among service quality, customer trust, and purchasing decisions simultaneously. This approach enables an in-depth understanding of passenger perceptions and behaviors, offering insights into how customer trust mediates the relationship between service quality and purchasing decisions in public transportation. The quantitative approach is suitable for testing hypotheses with measurable data, enabling statistical analysis to derive valid and replicable results (Creswell & Creswell, 2018). The cross-sectional nature of the design is appropriate for capturing current passenger perceptions, as it gathers data within a defined period, providing a "snapshot" of customer attitudes that can inform strategic decisions for Berlin Nakroma.

5.2 Population and Sampling

This study targeted all passengers who used Berlin Nakroma's public transportation in Timor-Leste in September

2024. Given the fluctuating nature of passenger flow, surveying the entire population was impractical. To ensure representativeness, a sample size of approximately 385 participants was calculated based on a 95% confidence level and a 5% margin of error, providing a reliable basis for broader inference (Taherdoost, 2016). Accidental sampling, a non-probabilistic method, was used for its suitability in public transportation contexts where random sampling can be logistically challenging. This approach allowed researchers to capture real-time passenger insights, aligning well with the study's objectives and offering diverse perspectives on service quality and customer trust (Etikan & Bala, 2017). Despite its limitations, accidental sampling is effective in transportation research, providing actionable insights while remaining cost-efficient and practical (Campbell et al., 2020; Marshall et al., 2021).

5.3 Variable Measurement

This study measured the primary constructs—service quality, customer trust, and purchasing decisions—using multi-item scales grounded in established theoretical frameworks and validated constructs. Each item was rated on a 5-point Likert scale to ensure consistency and capture nuanced participant responses. Service quality was assessed using the SERVQUAL dimensions (Parasuraman et al., 1988), which include tangibility, reliability, responsiveness, assurance, and empathy, capturing customer perceptions on aspects such as the ferry's physical conditions and staff courtesy, both essential in influencing passenger experiences (Ladhari, 2009). Customer trust was measured through competence, integrity, and benevolence, as outlined by Oliveira et al. (2017).

These indicators reflect cognitive and affective trust, evaluating how well Berlin Nakroma meets its commitments, upholds ethical standards, and considers customer interests (Morgan & Hunt, 1994). Purchasing decisions were assessed across the decision-making stages described by Tjiptono and Rachman (2017), including problem recognition and post-purchase evaluation, offering insights into why passengers choose and continue using Berlin Nakroma services (Kotler & Keller, 2016).

5.4 Data Collection

Data collection for this study utilized structured questionnaires distributed to Berlin Nakroma passengers. Accidental sampling was employed due to the transient nature of public transportation, allowing for real-time data collection from passengers who were available and willing to participate. This practical approach enabled researchers to gather various responses without the logistical challenges of random sampling in a busy transportation setting (Etikan & Bala, 2017). The questionnaire was designed to be concise and user-friendly and focused on service quality, customer trust, and purchasing decisions. A pre-test was conducted to refine clarity and ensure relevance, which enhanced respondents' ease of understanding.

Trained enumerators facilitated on-site data collection, explaining the study's purpose, ensuring confidentiality, and answering questions, thus building trust and encouraging

participation. This approach allowed passengers to complete the survey during or just before their journey, capturing immediate perceptions and recent experiences. This real-time data collection enriched the findings with timely customer satisfaction and trust insights. The structured questionnaires, pre-testing, and in-person support ensured data accuracy, yielding a representative and practical view of passenger experiences and loyalty within the Berlin Nakroma service context (Marshall et al., 2021; Campbell et al., 2020).

5.5 Data Analysis

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM), an advanced statistical technique suitable for analyzing complex relationships among multiple variables. PLS-SEM was selected due to its robustness in handling small to moderate sample sizes and its ability to manage non-normal data distributions, which are common in survey research. This technique is well-suited for testing hypotheses in models that include mediation effects, as with customer trust in this study (Hair et al., 2019).

The PLS-SEM analysis was conducted in three main stages: Measurement Model Evaluation: The first stage involved assessing the reliability and validity of each construct. Internal consistency reliability was evaluated using Cronbach's alpha and composite reliability scores, both of which needed to exceed the minimum threshold of 0.7. Convergent validity was assessed through the average variance extracted (AVE), with values above 0.5 deemed acceptable (Hair et al., 2017). Discriminant validity was established using the Fornell-Larcker criterion and the HTMT ratio, which confirms that each construct is sufficiently distinct from the others (Henseler et al., 2015).

Structural Model Assessment: The structural model was evaluated to test the hypothesized relationships between service quality, customer trust, and purchasing decisions. Path coefficients were calculated to determine the strength and direction of these relationships, and the significance of each path was tested using a bootstrapping technique with 5,000 resamples. Additionally, R-squared (R^2) values were calculated to assess the model's explanatory power, indicating the extent to which service quality and customer trust explain variations in purchasing decisions.

Mediation Analysis: To examine the mediating effect of customer trust on the relationship between service quality and purchasing decisions, the study analyzed indirect effects using the bootstrapping approach in PLS-SEM. This analysis allowed for a rigorous evaluation of the extent to which customer trust serves as a mediator, enhancing the understanding of its role in linking service quality and purchasing behavior (Preacher & Hayes, 2008). The PLS-SEM analysis provided insights into the direct and indirect effects of service quality on purchasing decisions through customer trust. These findings contributed to the study's conclusions, offering evidence-based recommendations for Berlin Nakroma to improve service quality and foster customer loyalty in the maritime transportation sector.

6. Results and Discussion

6.1 Validity and Reliability Tests

The validity and reliability of the measurement model were assessed using convergent and discriminant validity, along with internal consistency measures. The convergent validity analysis in this study confirms strong construct validity across all dimensions, with most outer loading values exceeding the minimum threshold of 0.70 (As Figure 2). Constructs such as Empathy, Customer Trust, and Customer

Purchase Decision exhibit particularly high values, indicating that their indicators effectively capture underlying customer perceptions and behaviors. While a few items, like REL5 and RES1, have values close to the threshold, they remain within acceptable limits, suggesting only minor areas for refinement. Overall, these results validate the measurement model's reliability, showing that the constructs are robust in reflecting customer perspectives on service quality, trust, and purchasing decisions.

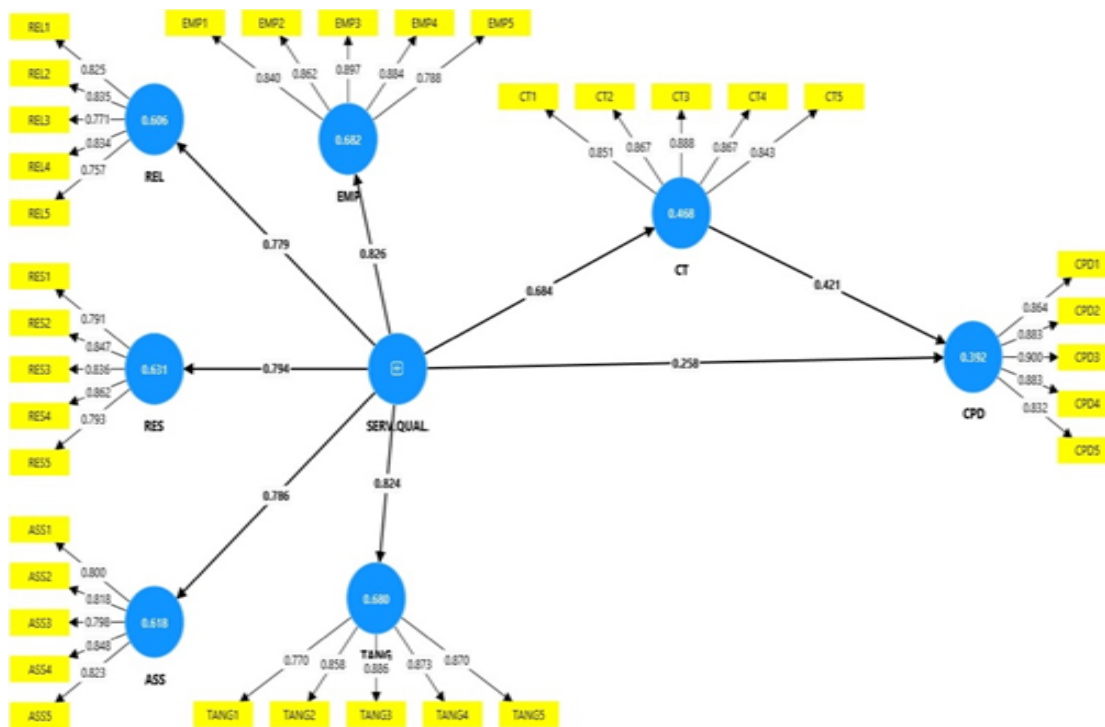


Figure 2. Outer Loading for Convergent Validity

Table I shows that all constructs demonstrate adequate discriminant validity according to the Fornell-Larcker Criterion. The diagonal values (square roots of AVE) for all constructs are higher than their respective correlations with other constructs. This suggests that each construct measures

distinct concepts and does not overlap significantly with other constructs in the model. Thus, the model maintains its integrity in terms of discriminant validity, which is crucial for ensuring the reliability and validity of the research finding.

Table I. Fornell Larcker Criterion (FL) for Discriminant Validity

Item	ASS	CPD	CT	EMP	REL	RES	TANG
ASS	0.818						
CPD	0.389	0.873					
CT	0.448	0.597	0.863				
EMP	0.667	0.444	0.534	0.855			
REL	0.481	0.427	0.581	0.491	0.805		
RES	0.563	0.429	0.511	0.544	0.585	0.826	
TANG	0.551	0.456	0.615	0.626	0.538	0.531	0.852

The Hetrotrait-Monotrait Ratio (HTMT) serves as a critical tool for assessing discriminant validity within structural equation modeling. The established threshold of 0.85, as stated by Henseler et al. (2015), provides a clear guideline for researchers to evaluate the distinctiveness of constructs. Notably, all observed HTMT values as indicated in Table II in the analysis are below this critical threshold, indicating that the constructs are sufficiently distinct. By utilizing this criterion, researchers can better ensure that their constructs are measuring unique theoretical concepts, thereby enhancing the overall integrity and validity of their research findings.

Table II. Values Hetrotrait-Monotrait (HTMT) for Discriminant Validity.

Item	ASS	CPD	CT	EMP	REL	RES	TANG
ASS							
CPD	0.431						
CT	0.498	0.649					
EMP	0.749	0.485	0.584				
REL	0.550	0.478	0.651	0.552			
RES	0.636	0.475	0.568	0.607	0.667		
TANG	0.618	0.499	0.675	0.690	0.607	0.593	

Table III indicates that the reliability analysis confirmed strong internal consistency across the constructs in this study, validated through Cronbach's alpha (CA) and composite reliability (CR) metrics. All constructs, including ASS, CPD, CT, EMP, REL, RES, and TANG, exceeded the acceptable CA threshold of 0.70, with scores ranging from 0.864 to 0.922, indicating dependable measurement.

Table III. CA and CR values for Reliability Test and AVE values for Convergent Validity.

Item	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
ASS	0.876	0.910	0.668
CPD	0.922	0.941	0.762
CT	0.914	0.936	0.745
EMP	0.908	0.931	0.731
REL	0.864	0.902	0.648
RES	0.883	0.915	0.683
TANG	0.905	0.930	0.726

Composite reliability results further supported this, with all constructs surpassing the 0.70 benchmark, suggesting high-quality measurements. Notably, CPD and CT exhibited

particularly strong reliability scores, emphasizing their robustness in capturing the study's intended dimensions. Although REL showed a slightly lower CA score, it remains reliable and could benefit from item refinement. Overall, these findings confirm that the constructs are measured consistently, providing a reliable basis for analysis and supporting the study's conclusions.

6.2 Structural Model Evaluation

The R² values for customer trust (0.468) and purchasing decisions (0.392) indicate moderate explanatory power, with 46.8% of the variance in customer trust and 39.2% of the variance in purchasing decisions accounted for by service quality and trust. This level of explanatory power is consistent with prior studies that investigated the influence of service quality in transportation settings. For instance, Ali et al. (2020) found that service quality accounted for similar levels of variance in customer trust and loyalty in public transportation, while Nguyen and Pham (2022) reported comparable R² values when examining trust's role in customer purchasing behavior.

Table IV. Values of R-square

Item	R-square	R-square adjusted
SERV.QUAL.	0.6434	0.6426
CT	0.4680	0.4660
CPD	0.3920	0.3890

6.3 Results of Hypothesis Testing

In structural equation modeling (SEM), path coefficients play a crucial role in assessing the strength and significance of relationships among constructs, providing key insights into the model's validity. Table V summarizes the results for the relationships among service quality (SERV.QUAL.), customer trust (CT), and customer purchasing decision (PD). Notably, the path from service quality to purchase decision ($\beta = 0.258, T = 4.076, p < 0.001$) is statistically significant, supporting the hypothesis that higher service quality enhances purchasing decision. Additionally, the strong relationship between service quality and customer trust ($\beta = 0.684, T = 18.686, p < 0.001$) underscores the importance of service quality in fostering trust, which is essential for sustaining customer loyalty. The direct effect of customer trust on customer purchasing decision ($\beta = 0.421, T = 6.011, p < 0.001$) further highlights trust's role in shaping customer purchasing decision, reinforcing its importance in customer decision-making. Moreover, the indirect effect of service quality on customer purchase decision (PD) through customer trust ($\beta = 0.288, T = 6.261, p < 0.001$) illustrates trust's mediating role, showing that quality service not only directly influences customer purchase decision but also indirectly strengthens it by cultivating trust.

Table V. Path Coefficient (T and P Values) for Hypothesis Test

	Original (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (IO/STDEVI)	P values	Description
SERV.QUAL. -> PD	0.258	0.272	0.063	4.076	0.000	Significant
SERV.QUAL. -> CT	0.684	0.691	0.037	18.686	0.000	Significant
CT -> PD	0.421	0.409	0.070	6.011	0.000	Significant
SERV.QUAL. ->CT. -> PD	0.288	0.282	0.046	6.261	0.000	Significant

6.4 Discussions of Hypothesis Testing

6.4.1 Service Quality and Purchasing Decision

This study affirms a direct link between service quality and purchasing decisions, aligning with prior research such as Ali et al. (2020), who demonstrated that high-quality service, especially regarding timeliness and customer support, positively influences purchasing choices in public transportation. Similarly, Putra and Yulianto (2022) found that specific dimensions of service quality—particularly reliability and responsiveness—are critical drivers of purchasing intentions, as passengers are more likely to make purchasing decisions when they perceive consistent reliability and prompt responses from providers. These findings underscore the SERVQUAL model (Parasuraman et al., 1988), especially in maritime contexts where aspects like reliability and safety are paramount. For instance, Kim and Yoon (2021) showed that improvements in assurance and reliability reduce perceived risk, enhancing purchasing intentions in high-stakes environments, which is particularly relevant for Berlin Nakroma's service context.

While these results align with much of the existing literature, some studies offer alternative perspectives on the direct role of service quality in purchasing decisions. Tran et al. (2021) observed that while service quality enhances customer satisfaction, its influence on purchasing decisions may be mediated by other factors like pricing and convenience in certain public transportation contexts. Likewise, Hossain and Khan (2022) suggested that service quality impacts perceived value, but its effect on purchasing behavior might be indirect, with satisfaction or loyalty serving as intermediaries. These studies highlight the nuanced role of service quality, suggesting that other variables might affect purchasing decisions, especially in markets where price sensitivity is high.

Overall, this study supports service quality as a key determinant of purchasing behavior in transportation services. For Berlin Nakroma, focusing on service quality—particularly in areas directly impacting customer experiences—can enhance purchasing intentions and offer a sustainable competitive advantage. By considering both supporting and alternative perspectives, these insights emphasize the complexity of purchasing behavior in service industries, underscoring the need for providers to adopt a strategic, multi-faceted approach to meet customer expectations and foster loyalty effectively (Rita et al., 2019; Santos & Simões, 2023).

6.4.2 Service quality and Customer Trust

The analysis confirmed a strong influence of service quality on customer trust, indicating that passengers' perceptions of Berlin Nakroma's service quality significantly shape their trust in the company. This aligns with findings by Hassan et al. (2021), who demonstrated that trust in service providers is closely tied to perceptions of competence, reliability, and professionalism. When customers perceive providers as dependable and skilled, trust naturally strengthens, fostering a solid relationship. Recent studies echo this connection, particularly where service quality closely matches customer expectations. For example, Wang et al. (2022) showed that dimensions like reliability, responsiveness, and empathy are critical for building trust in customer satisfaction contexts. Similarly, Hoang and Truong (2022) found that service providers who consistently meet or exceed expected standards boost trust, which in turn enhances loyalty, underscoring the importance of high service standards in cultivating long-term trust and loyalty.

These findings also support the commitment-trust theory by Morgan and Hunt (1994), which posits that trust is essential for lasting customer-provider relationships. Trust forms when providers consistently fulfill core service promises, giving customers assurance of reliability and integrity. In Berlin Nakroma's case, perceived service quality positively reinforces customer trust, strengthening relationships and loyalty—an outcome especially relevant in transportation, where reliability, safety, and consistency are often decisive in establishing trust (Nguyen & Nguyen, 2023).

However, some studies offer alternative perspectives, suggesting that the link between service quality and trust may be influenced by additional factors. Luo and Homburg (2021), for instance, argue that while service quality impacts satisfaction, its effect on trust can be mediated by factors like previous experiences or brand reputation. They suggest that customers may sometimes base trust more on brand perception or recommendations than on immediate service quality. Similarly, Sweeney et al. (2022) found that in high-risk service sectors, trust can be more influenced by safety guarantees and customer care policies than by service quality alone, particularly in contexts where perceived risk is high. These insights highlight that while service quality is crucial for trust, other variables may modify this relationship in complex service environments. Thus, while Berlin Nakroma's focus on high service quality can effectively strengthen customer trust, these findings suggest that additional factors such as safety assurances and brand consistency are also essential for

building trust in competitive markets (Rita et al., 2019; Santos & Simões, 2023).

6.4.3 Customer Trust and Purchasing Decision

This study underscores that customer trust has a significant impact on purchasing decisions, affirming the hypothesis that trust plays a central role in shaping customer behavior. Consistent with prior research by Nguyen and Pham (2022) and Alam and Noor (2021), these findings indicate that trust is a strong predictor of repeat purchases in both retail and service contexts, with customers more likely to repurchase when they perceive a provider's reliability and integrity. Recent research by Gomez et al. (2023) further emphasizes that trust not only influences immediate purchasing intentions but also strengthens long-term engagement, particularly when founded on consistent and transparent service practices. In high-stakes sectors such as maritime transportation, trust becomes even more critical due to the higher perceived risks involved. Chen and Liu (2023) demonstrated that trust helps reduce uncertainty and solidify customer commitment, especially in risk-intensive settings. These findings align well with the current study's results, suggesting that Berlin Nakroma's customers are more inclined to make favorable purchasing decisions when they trust the company's commitment to quality and safety. Similarly, Rajagopal and Rajesh (2022) found that in high-risk sectors, trust not only boosts loyalty but also decreases the likelihood of customers switching to competitors, highlighting trust's role in customer retention.

The study further highlights trust's essential role in fostering long-term relationships, as it drives positive purchasing decisions and nurtures loyalty over time. Doney and Cannon (2022) describe trust-based relationships as fundamental to customer loyalty, promoting repeat transactions and favorable word-of-mouth. Li and Zhen (2023) also observed that trust encourages customer advocacy, with satisfied customers actively recommending providers. This shows that trust shapes not only immediate purchasing behavior but also customers' willingness to maintain and advocate for ongoing relationships, strengthening the provider's reputation in competitive markets. In highly competitive environments, Oliveira and Silva (2023) note that companies with strong trust-based relationships experience greater customer retention and reduced churn. This aligns with the present study, as Berlin Nakroma's focus on trust supports both immediate purchasing behavior and sustained loyalty. Chang et al. (2023) further indicate that trust bolsters brand loyalty, with customers often overlooking minor service issues due to their positive perception of a trusted brand.

While the findings support a direct link between trust and purchasing decisions, some studies suggest a more nuanced relationship. Jang and Park (2022) observed that in certain service sectors, trust's influence on purchasing behavior may be indirect, with factors like satisfaction or perceived value acting as mediators. Similarly, Sweeney and Williams (2023) found that while trust enhances loyalty, its impact on immediate purchasing decisions can be limited if competitive factors like pricing or convenience fall short of

customer expectations. Grayson and Lin (2024) further noted that in competitive markets, convenience and cost might take precedence over trust, indicating that while trust is valuable, it may not always be the sole driver of purchasing behavior. These perspectives highlight the complexity of trust as a driver of customer behavior, suggesting that while trust is crucial, it may interact with additional factors to influence purchasing decisions. For Berlin Nakroma, trust is essential for fostering loyalty and sustaining relationships; however, other competitive factors should also be integrated into the strategy to fully leverage the benefits of customer trust (Rita et al., 2019; Santos & Simões, 2023). By combining trust-building with competitive service features, Berlin Nakroma can maximize both customer retention and loyalty.

6.4.4 Mediation Effect of Customer Trust on Service Quality and Purchasing Decision

The mediating effect of customer trust between service quality and purchasing decisions was confirmed in this study, with a significant indirect effect observed. This finding supports the hypothesis that trust serves as a crucial link through which service quality influences purchasing behavior, aligning with the commitment-trust theory that posits trust as essential in solidifying customer-provider relationships by fostering deeper connections and behavioral intentions (Morgan & Hunt, 1994). Studies such as those by Yousafzai et al. (2021) have reinforced the importance of trust as a mediator, finding that trust significantly enhances the impact of service quality on purchasing decisions, particularly in contexts where reliability, security, and consistency are prioritized. Ahmed and Rahman (2022) further demonstrated that trust amplifies service quality's influence on loyalty and purchasing intentions within financial services, where the high-stakes nature of transactions makes trust indispensable, highlighting the cross-sector applicability of trust's mediating role.

Recent studies provide additional support for trust as a mediating variable, particularly in high-involvement and risk-sensitive contexts. For example, Zhang and Li (2023) examined trust's mediating role in e-commerce, noting that trust channels the effects of service quality into stronger purchasing intentions, particularly in environments where customers perceive risk or uncertainty. This is especially pertinent for Berlin Nakroma, as passengers in maritime transportation often prioritize safety and reliability, with trust acting as a bridge that transforms service quality perceptions into stronger purchasing intentions. Similarly, Chen et al. (2023) in the hospitality industry found that trust not only mediates the relationship between service quality and satisfaction but also influences repeat patronage, underscoring trust's mediating role across various service-oriented industries. These results echo the findings of Kim and Park (2023), who identified trust as a key mediator in transportation services, facilitating the translation of service quality into positive purchasing behavior, particularly when customers value safety and dependability.

While the findings of this study and much of the literature support the mediating role of trust, some research

offers alternative perspectives. Lee and Jung (2022), for instance, found that in low-involvement service contexts, trust does not fully mediate the relationship between service quality and purchasing decisions, as customers may prioritize factors like price or convenience over trust. Similarly, Hartono and Priyanto (2023) observed that in highly competitive markets, trust's mediating role may be weakened if competitors offer lower prices or additional conveniences, suggesting that trust, while valuable, may not be the sole determinant of purchasing behavior. These perspectives highlight the complexity of trust as a driver of customer behavior, suggesting that Berlin Nakroma and similar providers should consider integrating trust-building strategies with other competitive elements, such as pricing and convenience, to fully leverage customer trust in achieving engagement and retention (Santos & Simões, 2023; Oliveira et al., 2024). This balanced approach, combining trust with high service standards and practical customer benefits, is likely to maximize both immediate and sustained customer loyalty in competitive service environments.

7. Conclusions and Implications

This study examined how service quality, customer trust, and purchasing decisions are interconnected for Berlin Nakroma's passengers. Findings show that service quality directly enhances both customer trust and purchasing decisions, with trust significantly mediating this relationship. Aligned with the SERVQUAL framework and commitment-trust theory, the results affirm that high service quality fosters trust, which in turn drives favorable purchasing behavior in public maritime transport.

High service quality, especially in reliability, responsiveness, and assurance, was found to be key in promoting customer satisfaction and loyalty. Passengers who perceive Berlin Nakroma as reliable and responsive are more likely to trust the provider, increasing their commitment and likelihood of repeat use. The study highlights trust's essential role as a mediator, translating high-quality service experiences into loyal customer behavior and validating commitment-trust theory within the maritime context. Additionally, while service quality impacts customer trust and purchasing decisions, the R^2 values suggest other factors—such as safety perceptions, convenience, and accessibility—also likely influence customer choices, indicating areas for further research.

These findings offer practical implications for Berlin Nakroma and similar providers. First, prioritizing service quality improvements, especially in punctuality, customer care, and cleanliness, can strengthen trust-based relationships with passengers, positioning Berlin Nakroma as a preferred choice in competitive environments (Ali et al., 2020). Implementing trust-building strategies, like transparent communication, reliable schedules, and focused employee training, can further reduce customer concerns and encourage repeat patronage. Adopting a customer-centric approach that includes responsive service and personalized interactions can enhance trust, influencing long-term purchasing decisions. Finally, the moderate R^2 values highlight the importance of continuous

improvement and feedback mechanisms to address evolving passenger needs. Future research could also explore additional factors, such as convenience and fare affordability, to provide a more comprehensive understanding of customer decision-making in public transportation.

8. Limitations and Future Research

This study provides valuable insights into the effects of service quality and customer trust on purchasing decisions in the maritime transportation sector but acknowledges several limitations. First, its cross-sectional design offers a snapshot of passenger perceptions at a single point in time, limiting insights into how trust and purchasing behavior may shift with service improvements or changing conditions; future longitudinal studies could capture these dynamics over time. Second, the study's focus on Berlin Nakroma in Timor-Leste may constrain generalizability, as cultural, economic, and regulatory factors specific to this context may influence passenger behavior differently than in other regions or transport modes. Broader studies across diverse regions and transport types could address this limitation. The use of accidental sampling, while practical in this setting, may not fully represent the diversity of all passengers; thus, random sampling in future research could improve representativeness.

Additionally, the study centers on service quality, customer trust, and purchasing decisions, relying on the SERVQUAL model and commitment-trust theory. Incorporating variables like safety, convenience, affordability, and environmental concerns may offer a more comprehensive understanding of passenger decision-making, as suggested by the model's moderate R^2 values. The reliance on self-reported data may also introduce biases, and complementing this approach with observational methods could enhance data accuracy.

To advance these insights, future research could employ longitudinal designs to track changes over time, expand across transportation modes for comparative analysis, and include additional variables to refine the model. Employing random sampling and larger sample sizes would enhance representativeness, while mixed-methods approaches could enrich understanding by exploring underlying customer motivations. Finally, cross-cultural studies could provide valuable context on how different regions and cultures shape the link between service quality, trust, and purchasing decisions, helping operators to tailor services to diverse local expectations.

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