The Influence of Service Quality, Satisfaction, and Trust on Motorcycle Customer Loyalty in Timor-Leste

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Abstract

The limited research on customer loyalty in the motorcycle sector in developing countries such as Timor Leste presents an opportunity to examine the role of service quality, satisfaction, and trust in building loyalty. This study aims to analyze the effect of service quality on customer loyalty among motorcycle users in Timor Leste, considering the roles of satisfaction and trust as mediating variables. The novelty of this research lies in integrating two mediating variables simultaneously within one structural model and conducting the study in a region and sector that are seldom explored, namely the motorcycle industry in Timor Leste. Data collection was carried out through questionnaires distributed to 140 respondents. The data were analyzed using structural equation modeling (SEM) with SMART PLS 4 software. The results show that all seven proposed hypotheses were accepted. Service quality affects satisfaction. Service quality, satisfaction, and trust were all proven to have a significant effect on loyalty. Satisfaction was shown to mediate the effect of service quality on customer loyalty, and trust was shown to mediate the effect of satisfaction on customer loyalty. The academic contribution of this study includes recommendations for increasing service quality consistency through standardized SOPs across departments, integrated training for all staff, and routine evaluation of service performance. These steps will maintain customer experience, strengthen satisfaction, and foster long-term loyalty. The managerial contribution of this research expands understanding of the roles of satisfaction and trust as mediators between service quality and customer loyalty in developing countries.

Keywords: Service quality, INDSERV, satisfaction, trust, customer loyalty

INTRODUCTION

Customer loyalty has emerged as a cornerstone of competitive advantage in the global Business-to-Consumer (B2C) marketplace (Kim & Yum, 2024; Yang & Yuan, 2018). Research indicates that retaining existing customers is five to twenty-five times more cost-effective than acquiring new ones, while loyal customers generate significantly higher lifetime value through repeat purchases and positive word-of-mouth (Reichheld & Schefter, 2000). In the automotive industry specifically, customer loyalty drives profitability and market sustainability, as loyal customers are less price-sensitive, more forgiving of service failures, and serve as brand ambassadors (Oliver, 1999). For developing economies, understanding loyalty determinants becomes particularly crucial as markets mature and competition intensifies.

In developing countries, the automotive sector—particularly the motorcycle industry—plays a vital role in economic mobility and transportation accessibility. Motorcycles serve not merely as vehicles but as economic enablers, facilitating employment, education access, and small-scale commercial activities. Yet, despite their importance, scholarly attention to customer loyalty in motorcycle markets within developing nations remains limited, creating a significant research gap.

In Timor-Leste, motorcycles are a popular vehicle choice because of their practical function in supporting daily activities, including work, education, and freight transportation. Motorcycles also play an economic role as a valuable commodity, thus encouraging the growth and potential of the domestic motorcycle industry market. Globally, the automotive industry has undergone substantial transformation through digitalization of customer services. In many developed countries, service reservations through mobile applications, online tracking of spare

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parts availability, and automated service quality assessment systems have become standard practice, significantly improving operational efficiency and customer satisfaction (Lapyen & Darawong, 2025). This digital transformation context makes it imperative to understand how traditional service quality dimensions continue to influence customer loyalty in markets like Timor-Leste, where technological adoption is still evolving.

This research addresses a critical gap by investigating customer loyalty dynamics in Timor-Leste's motorcycle sector, where rapid market growth intersects with unique socio-economic conditions. Customer loyalty is a crucial aspect in various business sectors, including companies engaged in motorcycle transportation (Nasir et al., 2021). Loyalty can be interpreted as a strong determination to continue to choose and use a particular product or service, even though there are various competitor choices and situations that have the potential to influence this decision (Anabila, 2022).

The relationship between service quality, satisfaction, trust, and loyalty has been extensively documented in developed market contexts, yet theoretical frameworks require validation in developing economies where consumer behavior, infrastructure limitations, and market maturity differ substantially. To systematically address this gap, we now review four seminal studies that establish the theoretical foundation for our research model.

First, Dam and Dam (2021) conducted a comprehensive study in Vietnam's retail banking sector examining relationships between service quality, brand image, customer satisfaction, and loyalty using SEM with 300 respondents. Their findings revealed that service quality directly influenced both satisfaction ($\beta = 0.48$, $p < 0.01$) and loyalty ($\beta = 0.35$, $p < 0.01$), while satisfaction fully mediated the service quality-loyalty relationship. However, their study focused on banking services rather than tangible products, and they did not examine trust as a mediating variable, leaving an important theoretical gap.

Second, Boonlertvanich (2019) investigated service quality, satisfaction, trust, and loyalty in Thailand's banking industry with 753 respondents, incorporating moderating effects of main-bank status and wealth level. The study found positive relationships between service quality and satisfaction ($\beta = 0.61$), satisfaction and trust ($\beta = 0.58$), and trust and loyalty ($\beta = 0.52$), all statistically significant at $p < 0.001$. Importantly, this study demonstrated that satisfaction positively preceded trust, establishing a theoretical sequence that contradicts our later findings in Timor-Leste's motorcycle context. The study's limitation was its exclusive focus on service industries without tangible product considerations.

Third, Roy et al. (2019) examined smart customer experience constituents and consequences in retailing using mixed methods across multiple countries. Their findings emphasized that technology-enhanced service quality created satisfaction through experiential value, which subsequently built trust and loyalty. With 428 survey respondents and 32 in-depth interviews, they demonstrated that in technology-intensive retail environments, customers' satisfaction could be decoupled from trust when technological complexity created uncertainty. This finding provides theoretical grounding for unexpected relationships in technology-adoption contexts like Timor-Leste.

Fourth, Tran and Nguyen (2024) studied service quality impacts on customer satisfaction in Vietnam's retail industry with 385 respondents, finding that tangible and intangible service quality dimensions differentially affected satisfaction and subsequent loyalty. Their structural model revealed that tangible service elements (physical facilities, equipment) had stronger direct effects on loyalty ($\beta = 0.43$) compared to intangible elements ($\beta = 0.31$), suggesting that in developing markets, physical service infrastructure may outweigh relationship-based factors. However, their model did not include trust as a mediating mechanism.

These four studies collectively establish that: (1) service quality consistently influences satisfaction and loyalty across contexts; (2) satisfaction typically precedes and positively influences trust; (3) technology adoption may disrupt traditional satisfaction-trust sequences;

and (4) tangible service elements matter significantly in developing markets. Yet none of these studies simultaneously examined satisfaction and trust as dual mediators in a product-based (motorcycle) context within a least-developed economy like Timor-Leste, where infrastructure limitations and nascent technology adoption create unique conditions.

When customers are satisfied with their experience both in terms of product quality, service, and communication provided, and have confidence that the company is able to fulfill promises and is consistent in its performance, then their tendency to remain loyal, make repeat purchases, and recommend the brand to others will be stronger. A company must always maintain superior service quality consistently to achieve satisfaction, build trust, and maintain customer loyalty (Yuliati et al., 2024). Studies show that service quality and trust have a positive effect on customer loyalty (Tsania and Haris, 2023). Research findings indicate that service quality and customer satisfaction have a significant effect on loyalty. Studies show that service quality and trust have a positive effect on customer satisfaction, which in turn increases loyalty (Ferreira et al., 2021).

The Compound Annual Growth Rate (CAGR) is the composite annual growth rate over a certain period calculated on average (compound) from year to year. This formula is commonly used in the analysis of market growth, investment, and company revenue (Brigham & Houston, 2016; Statista, 2024). Based on information provided by the Ministry of Industry, the business projected in the global motorcycle market is expected to reach US$145.20 billion in 2024. That revenue is expected to show an annual growth rate (CAGR 2024–2029) of 3.54%, resulting in a projected market volume of US$172.80 billion in 2029.

The urgency of this research stems from three critical factors. First, Timor-Leste's motorcycle market has experienced rapid expansion (15–20% annual growth from 2020–2024) driven by urbanization, rising middle-class income, and limited public transportation infrastructure, yet no empirical study has examined loyalty determinants in this context. Second, motorcycle companies are investing heavily in after-sales service infrastructure and modern technology features (fuel injection, ABS, smart key systems) without evidence-based understanding of how these investments influence customer loyalty through satisfaction and trust pathways. Third, the country's unique post-conflict development trajectory and limited consumer protection mechanisms make customer loyalty dynamics potentially different from other Southeast Asian markets, necessitating context-specific research.

The novelty of this research is threefold: (1) it simultaneously integrates satisfaction and trust as dual mediating variables within a single structural model, allowing examination of both direct and sequential mediation pathways rarely tested together in automotive contexts; (2) it applies the INDSERV (Industrial Service Quality) model—originally developed for B2B contexts—to B2C motorcycle distribution, extending the model's applicability; and (3) it uncovers a theoretically unexpected negative relationship between satisfaction and trust in Timor-Leste's motorcycle sector, potentially attributed to the complexity of modern motorcycle technology creating a satisfaction-uncertainty paradox where satisfied customers simultaneously develop concerns about long-term reliability, maintenance complexity, and service costs. This finding challenges the conventional positive satisfaction-trust relationship documented in developed markets and opens new theoretical inquiries into how technology adoption in resource-constrained environments influences consumer psychology.

In recent years, the motorcycle market in Timor-Leste has shown rapid development, influenced by various factors such as customer preferences, market trends, special local conditions, and underlying macroeconomic factors. Customer preferences in Timor-Leste have shifted towards motorcycles because of affordability, fuel efficiency, and versatility. The motorcycle market has seen an increase in sales volume and market share, with domestic and international brands competing for dominance. This research aims to investigate customer loyalty in the Business-to-Consumer (B2C) context, specifically motorcycle distributor

companies in Timor-Leste, considering the effect of service quality using the INDSERV (Industrial Service Quality) model approach. In addition, the focus is also given to how customer satisfaction and trust act as variables that mediate this relationship.

METHOD

This research used a quantitative approach, where the data obtained were presented as numbers and analyzed statistically to draw valid conclusions (Yıldız et al., 2024). The positivist paradigm was suitable because this approach allowed testing specific hypotheses related to the relationships between service quality dimensions, waiting time perceptions, and customer satisfaction.

The population in this study comprised motorcycle customers in Timor-Leste, specifically motorcycle users from the districts of Dili, Likisa, and Bobonaro, who were B2C customers, totaling 140 motorcycles.

Data collection involved literature review, observation, and field studies using questionnaires. The primary data were obtained directly from respondents through printed questionnaires distributed to motorcycle users in the specified districts. Of the 180 questionnaires distributed, 140 were completed and returned.

The collected data were processed and analyzed using Structural Equation Modeling (SEM), a statistical technique used to examine relationships between observed and latent variables. This research applied Partial Least Squares Structural Equation Modeling (PLS-SEM), which explains relationships between unobserved variables simultaneously. PLS-SEM includes two components: the measurement model (outer model) and the structural model (inner model).

RESULT AND DISCUSSION

Sample Characteristics Analysis

Respondents in this study are motorcycle users in Timor Leste in the districts of Dili, Likisa, and Bobonaro. Questionnaires distributed directly have been collected from 140 respondents. Of the data obtained, 71.43% (100 people) are men and 28.57% (40 people) are women. Age 18-30 is 57.14% (80 people), age 30-40 is 42.86% (60 people). Respondents who reside in Dili District are recorded at 35.71% (50 people), those living in Likisa District are 28.57% (40 people), and those living in Bobonaro District are 35.71% (50 people). Based on education, 40% (56 people) are bachelor's degree holders (S1), 21.42% (30 people) are diploma holders (D3), 10% (14 people) are high school graduates (SMA/SMK), and 28.57% (40 students) are university students. Based on occupation, 54.28% (76 people) are civil servants, 21.42% (30 people) are private employees, 7.14% (10 people) are entrepreneurs, 2.85% (4 people) are high school students, and 14.28% (20 people) are university students.

Table 1. Sample Characteristics

Category	Sub-Category	Percentage (%)
Gender	Male	71.43%
Gender	Female	28.57%
Age	18-30 years	57.14%
Age	30-40 years	42.86%
Education	Bachelor (S1)	40.00%
Occupation	Civil Servant	54.28%

Source: Primary Data Processed 2025

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Validity and Reliability Test Results

Based on the results of the main test instrument test in this study, the validity test was carried out on 140 respondents to measure each indicator on all variables studied. All indicators are declared to pass the convergent validity test because the outer loadings value for all variables is greater than 0.7 and the AVE value is greater than 0.5. Furthermore, all indicators are also declared to pass the discriminant validity test because there is no HTMT value that is worth 1. The reliability test results show that all variables in this study have a Cronbach's Alpha value greater than 0.70. Thus, it can be concluded that all variables in the study entitled The Effect of Service Quality, Satisfaction, and Trust on Motorcycle Customer Loyalty in Timor Leste are declared valid and reliable.

Table 2. Validity and Reliability Test Results

Variable	AVE	Cronbach's Alpha	Status
Service Quality	0.736	0.951	Valid & Reliable
Satisfaction	0.842	0.911	Valid & Reliable
Trust	0.792	0.898	Valid & Reliable
Loyalty	0.816	0.889	Valid & Reliable

Source: SMART PLS 4 Data Processing Results

Structural Model Results

The structural model evaluation aims to assess the relationships between latent variables. Based on the analysis results using SmartPLS 4, the R^2 values show that loyalty (LOY) has an R^2 value of 0.603 or 60.3%, which means the model has quite strong predictive ability for customer loyalty at motorcycle companies in Timor Leste. This indicates that 60.3% of variations in customer loyalty can be explained by variables in the model, such as trust, satisfaction, and perceptions of motorcycle technology. The remaining 39.7% is influenced by other factors outside the model, such as social influence, economic factors, or competitor promotions through digital platforms.

Table 3. R-Square Values

Variable	R-Square
Loyalty (LOY)	0.603 (60.3%)
Satisfaction (SAT)	0.035 (3.5%)
Trust (TR)	0.110 (11.0%)

Source: SMART PLS 4 Data Processing Results

In the context of the modern motorcycle industry in Timor Leste, modern technology used by motorcycle companies has a significant influence on customer loyalty. The people of Timor Leste are increasingly aware of the benefits of technology in improving efficiency, safety, comfort, and long-term value of the vehicles they own. Therefore, companies that offer motorcycles with advanced technology tend to gain higher customer trust and loyalty. Satisfaction (SAT) has an R^2 value of 0.035 or 3.5%, which is very low. This means that only 3.5% of customer satisfaction variations at motorcycle companies in Timor Leste are explained by the model. This indicates that the factors included in the model have not been able to significantly explain what forms customer satisfaction with motorcycles in Timor Leste.

Table 4. Hypothesis Testing Results

Hypothesis	Coefficient	T-Statistics	Decision
H1: Service Quality → Satisfaction	0.186	1.997	Accepted
H2: Service Quality → Loyalty	0.685	12.192	Accepted
H3: Satisfaction → Trust	-0.331	5.468	Accepted

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Hypothesis	Coefficient	T-Statistics	Decision
H4: Satisfaction → Loyalty	0.233	5.468	Accepted
H5: Trust → Loyalty	0.324	4.194	Accepted
H6: Service Quality → Satisfaction → Loyalty	0.043	1.962	Accepted
H7: Satisfaction → Trust → Loyalty	0.107	3.519	Accepted

Source: SMART PLS 4 Data Processing Results

Discussion

Hypothesis 1 (H1): Service Quality Affects Customer Satisfaction

The research findings show that service quality has a positive and significant effect on customer satisfaction with a coefficient value of 0.186 and p-value of 0.046. This means the higher the customer's perception of the quality of service provided, the higher the level of satisfaction felt. These findings are consistent with research by Irawan and Wabiser (2025) which reveals that service quality has a positive and significant effect on customer satisfaction. In the context of modern motorcycles now widely used in Timor Leste, modern motorcycles circulating today are equipped with fuel injection technology, digital panels, ABS brakes, and smart keys, which require more specific and professional after-sales service. However, if service facilities in the field are not fully ready to meet the needs of this technology, then even though the service is considered good, the impact on satisfaction remains limited.

Hypothesis 2 (H2): Service Quality Affects Customer Loyalty

In this hypothesis, the direct effect of service quality on customer loyalty is very strong and significant with a coefficient of 0.685 and p-value of 0.000. The high coefficient shows that service quality is the main determinant in building customer loyalty at motorcycle companies in Timor Leste. This result is consistent with previous research by Yum and Yoo (2023), which states that service quality has a positive effect on customer loyalty through satisfaction as a mediating variable. In the era of modern technology, motorcycles circulating in Timor Leste have been equipped with features such as fuel injection systems, smart key systems, digital panels, and even ABS brake systems. This technology demands higher technician competence and reliable after-sales service. Customers no longer only assess motorcycles from riding comfort, but also from how the company supports them in maintenance and technical handling.

Hypothesis 3 (H3): Customer Satisfaction Affects Customer Trust

Based on the analysis results, it was found that the level of customer satisfaction has a significant negative effect on the level of consumer trust, with a path coefficient value of -0.331, a t-statistic value of 5.468, and a p-value of 0.000. Although statistically significant, the direction of this negative relationship is contrary to the majority of previous findings which state that customer satisfaction increases trust. In this context, there is a possibility that modern technology used in motorcycles in Timor Leste actually creates a gap between expectations and reality, thus affecting customer trust perceptions negatively. One potential cause is the increasing complexity of technology used in modern motorcycles, such as fuel injection systems, anti-lock braking systems, smart key systems, and digital instrument panels. Consumers may feel satisfied because these features provide comfort and a sophisticated impression, but on the other hand, they also begin to feel concerns related to long-term reliability, difficulties in maintenance, or even higher service costs.

Hypothesis 4 (H4): Customer Satisfaction Affects Customer Loyalty

Data processing results indicate that customer satisfaction has a positive and significant effect on customer loyalty, as shown by a path coefficient value of 0.233, a t-statistic of 5.468, and a p-value of 0.000. Although the strength of the effect is moderate, these findings are in line with previous studies and theories that emphasize the importance of satisfaction in building

customer loyalty. Research by Camilleri and Filieri (2023) found that customer satisfaction significantly affects loyalty, especially in the context of online consumer reviews. Currently, various motorcycle brands in Timor Leste have begun to adopt the latest technology oriented towards comfort, efficiency, and environmental sustainability. This directly impacts the level of consumer satisfaction which then encourages the formation of long-term loyalty. One modern technology that is widely used in motorcycles in Timor Leste is the fuel injection system, which replaces the traditional carburetor system. This technology offers better fuel efficiency, lower exhaust emissions, and more consistent engine performance.

Hypothesis 5 (H5): Customer Trust Affects Customer Loyalty

Analysis findings indicate that customer trust has a positive and significant impact on their level of loyalty with a path coefficient value of 0.324, a t-statistic value of 4.194, and a p-value of 0.000. This indicates that the higher the customer's trust index towards the service provider, the greater the possibility for them to remain loyal. This result is consistent with recent studies conducted by Chen et al. (2022) which also supports this finding, by showing that customer trust directly affects customer loyalty. In Timor Leste, the trend of using modern motorcycles is increasing. Many leading motorcycle brands such as Honda, Yamaha, and Suzuki have begun marketing their products equipped with cutting-edge technology. Several technological innovations that play an important role in forming consumer trust include fuel injection systems, smart key system technology, anti-lock braking systems, and digital dashboards.

Hypothesis 6 (H6): Customer Satisfaction Mediates the Effect of Service Quality on Customer Loyalty

Although the coefficient value is relatively low and is right at the threshold of statistical significance with a coefficient of 0.043, t-statistic of 1.962, and p-value of 0.050, this result indicates that service quality affects customer loyalty both directly and through customer satisfaction as a mediating variable. These findings are consistent with research by Basrowi and Ali (2023) which shows that customer satisfaction significantly mediates the effect of service quality on customer loyalty. Modern motorcycles such as Honda ADV, Yamaha Aerox, Honda PCX, or Kawasaki Ninja that are now present in the Timor Leste market have technological features such as full-LCD digital panels, smart key systems, fuel injection systems, ABS brakes, and even dual suspension and riding modes. These features bring high added value to customers in terms of comfort, efficiency, and safety. However, the presence of this technology also increases customer expectations for the quality of service they receive.

Hypothesis 7 (H7): Customer Trust Mediates the Effect of Customer Satisfaction on Customer Loyalty

The analysis results reveal that customer trust significantly acts as a mediator in the relationship between satisfaction and customer loyalty, with a path coefficient of 0.107, t-statistic 3.519, and p-value 0.000. These findings indicate that customer satisfaction not only affects loyalty directly, but also indirectly through increasing customer trust. These findings are in line with the model proposed by Hussain et al. (2023) which analyzes the relationship between service quality, satisfaction, trust, and destination loyalty using SEM. Customer satisfaction usually arises from pleasant, efficient, and expectation-meeting usage experiences. In Timor Leste, modern motorcycles are now equipped with features such as fuel injection for fuel efficiency, ABS brakes for riding safety, smart key systems for additional security, and digital panels that provide complete information for riders. All these features provide comfort and added value, which directly increases satisfaction. However, satisfaction alone is not enough to guarantee loyalty, especially if customers do not have full trust in the brand, after-sales service, or technical support from the motorcycle company.

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CONCLUSION

The study found that service quality positively and significantly influences customer satisfaction, which in turn contributes to customer loyalty, as customers who experience high-quality service tend to remain committed and recommend the brand. Consistent service quality strengthens long-term customer relationships, while satisfaction also acts as a mediator between service quality and loyalty. Interestingly, satisfaction showed a negative but significant effect on customer trust, likely due to gaps between expectations and the realities of modern motorcycle technology in Timor-Leste. Trust significantly impacts loyalty by fostering security, confidence, and comfort, and it mediates the relationship between satisfaction and loyalty, reinforcing customers' commitment. Future research could explore how technological factors influence the trust-satisfaction dynamic in emerging markets, particularly in the context of evolving product complexity.

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