Trust Infrastructure for BCG Tourism SMEs in Southern Thailand: Digital Credibility, Local Proof, and Sustainable Destination Value

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Abstract

This academic article aims to develop a management science framework for tourism SMEs in Southern Thailand under Thailand's Bio-Circular-Green (BCG) economy model. It proposes trust infrastructure as the managerial capability through which small firms make service promises verifiable, digital transactions fair, sustainability claims credible, and service failures recoverable. The article uses conceptual synthesis rather than empirical testing because the problem is one of theoretical integration: BCG tourism policy specifies sustainability objectives, smart tourism research addresses technology-enabled coordination, and service-quality research addresses encounter-level reliability, but these streams do not jointly explain how tourism SMEs coordinate sustainability claims, digital information, transactions, service delivery, and recovery as one trust capability. Conceptual synthesis is therefore used to bridge these theoretical disconnects and define an integrative construct that can later be operationalized and empirically tested. It integrates organizational trust, relationship marketing, service quality, stakeholder theory, technology adoption, information asymmetry and signaling, smart tourism governance, and recent tourism literature on digital information, platform reviews, payment behaviour, and sustainable destination value. The gap addressed is that BCG tourism policy, smart tourism research, and service-quality literature often treat sustainability, digital credibility, and operational reliability as separate problems, while tourism SMEs must manage them simultaneously in the same visitor experience. The article translates this gap into five interdependent pillars: information verifiability, service consistency, transaction fairness, BCG credibility, and recovery-based learning. Southern Thailand provides the contextual anchor because island-and-mainland tourism systems depend on fragmented small operators, ferry links, online listings, payment instructions, environmental rules, and community consent. The contribution is a practical but theory-grounded model that can guide SME audits, public-sector templates, university-supported training, and future empirical measurement. The limitation is conceptual: the framework requires validation through tourist surveys, SME interviews, platform-review analysis, resident studies, and local case research before causal claims can be made.

Keywords: Trust Infrastructure; BCG Economy; Digital Tourism; Tourism SMEs; Southern Thailand

Introduction

Thailand's tourism economy has moved beyond the simple question of post-pandemic recovery. Visitor demand, platform visibility, and destination promotion have returned, but the harder management problem is now credibility. Tourists inspect destinations before they travel through online reviews, digital listings, payment information, photographs, cancellation rules, and visible evidence of sustainability. In Southern Thailand, where islands, ports, ferries, family enterprises, marine ecosystems, accommodation providers, tour boats, restaurants, and

local communities are tied together in one destination experience, credibility is not ornamental. It is operational.

Thailand's Bio-Circular-Green economy model identifies tourism and the creative economy as target sectors and links tourism development to sustainability, natural resources, culture, biodiversity, standards, and income distribution (National Science and Technology Development Agency [NSTDA], n.d.-a, n.d.-b; Thailand.go.th, 2023). Yet a national policy model becomes credible only when it is translated into routines that a small hotel, ferry-linked tour operator, cafe, homestay, transport provider, or booking intermediary can maintain. The question is therefore not whether BCG language is attractive. The question is whether it becomes verifiable at the level where tourists and residents actually experience tourism.

The current destination environment makes this question urgent. Recent tourism and payment evidence indicates that digital and contactless payment behaviour now forms part of the visitor experience, not merely a back-office transaction (Bank of Thailand & Visa, 2025). Smart tourism scholarship similarly shows that information quality, platform design, digital governance, and destination coordination affect tourist experience and resilience (Abdelmalak, 2024; Errichiello & Micera, 2021; Gao et al., 2024; Gutierriz et al., 2025). These developments help destinations, but they also expose inconsistency. A stale photograph, vague refund rule, contradictory price, weak explanation of environmental restrictions, or unanswered complaint quickly becomes a public trust signal.

The academic problem is that BCG tourism policy, smart tourism research, service quality theory, and destination trust literature still tend to treat sustainability, digital credibility, service reliability, and stakeholder confidence as related but separate issues. More specifically, trust is commonly modeled as an attitude, relationship, perception, or downstream outcome rather than as an antecedent structural capability. Service-quality research explains reliability and responsiveness in service delivery, while smart tourism research explains technology-enabled coordination, but neither by itself specifies how SMEs coordinate digital listings, payment rules, sustainability evidence, service recovery, and stakeholder-facing routines across a fragmented destination system (Mayer et al., 1995; Morgan & Hunt, 1994; Parasuraman et al., 1988; Errichiello & Micera, 2021; Su et al., 2022). Tourism SMEs do not experience these issues separately. They meet them together in bookings, payments, delivery, complaints, reviews, community relations, and environmental routines. This article therefore asks: how can trust be conceptualized as a manageable infrastructure for Southern Thailand's BCG tourism SMEs?

The theoretical distinction matters because tourists often encounter several independent operators as one destination experience. Trust can therefore fail across interfaces even when an individual service encounter is satisfactory: information, payment, transport, sustainability communication, and recovery may be controlled by different actors. The research problem is consequently not only how trust is perceived after an encounter, but how the routines that produce trustworthy signals can be coordinated and repeated across organizational and digital interfaces.

The article develops trust infrastructure as a management science construct. Trust infrastructure refers to the routines, standards, digital signals, stakeholder relationships, verification practices, and recovery mechanisms through which small firms make promises believable before, during, and after the visit. The construct is positioned as an antecedent managerial capability rather than a synonym for perceived trust. The aim is not to claim empirical proof. The aim is to offer a theory-grounded academic framework that can be tested, taught, audited, and adapted by SMEs, provincial agencies, universities, and destination partners.

Content

1. Article approach and conceptual gap

This is an academic article, not an empirical research article. It does not present survey data, causal estimates, interview quotations, or field-tested indicators. Its method is conceptual synthesis. Conceptual synthesis is appropriate because the unresolved problem requires integration of theoretical mechanisms that currently sit in separate literatures before an empirical model can be specified.

The synthesis draws from eight linked domains: organizational trust, relationship marketing, service quality, stakeholder theory, technology adoption, information asymmetry and signaling, smart tourism governance and BCG policy, and recent tourism research on online information, platform confidence, digital payments, and sustainable destination value. The selection is purposive rather than exhaustive. A theoretical stream is included when it explains a mechanism directly relevant to trust formation, verification, delivery, or recovery; can be translated into an SME-manageable routine or inter-organizational interface; and helps connect firm-level conduct to visitor, resident, or destination-level confidence. Literature focused primarily on demand forecasting, destination image without an operating mechanism, macroeconomic tourism effects, or technology performance without a trust-relevant pathway falls outside the construct boundary.

Foundational sources are included where they supply durable conceptual architecture. Mayer et al. (1995) remain central because competence, benevolence, and integrity explain why trust depends on more than service charm. Morgan and Hunt (1994) remain important because relationship marketing treats trust as a condition for durable exchange. Parasuraman et al. (1988) provide the service-quality vocabulary behind reliability and responsiveness. Freeman (1984) supplies the stakeholder logic needed in destinations where tourists, residents, firms, platforms, agencies, and communities all carry legitimate claims. Davis (1989) provides the technology-adoption logic of perceived usefulness and ease of use, while Akerlof (1970) and Spence (1973) provide information-asymmetry and signaling logic for interpreting digital claims and transaction rules. Recent tourism scholarship updates these foundations for smart destinations, online information, payment behaviour, and sustainability (Abdelmalak, 2024; Bank of Thailand & Visa, 2025; Errichiello & Micera, 2021; Gao et al., 2024; Su et al., 2022; Torres-Moraga et al., 2024; Wang et al., 2024).

The conceptual gap is not that trust has been ignored. It is that trust is usually treated as an attitude, relationship, perception, or outcome. This article treats the organizational conditions that generate those perceptions as infrastructure. Infrastructure is not only roads, ports, broadband, or payment rails. It also includes less visible arrangements that allow many independent actors to behave as if the destination had a shared operating conscience: verified information, clear payment rules, evidence behind sustainability claims, complaint recovery, and learning from defects. The analytical move is therefore from trust as a downstream perception to trust infrastructure as a potentially measurable antecedent capability.

This distinction matters for management science. SERVQUAL identifies dimensions of perceived service quality, including reliability and responsiveness (Parasuraman et al., 1988), but it was not designed to explain how an SME coordinates digital listings, payment rules, sustainability evidence, platform reviews, resident-facing practices, and cross-firm recovery as one operating system. Destination trust explains a visitor perception, but it often appears downstream from the routines that produce it. Smart tourism governance explains technology-enabled coordination, but technology can also amplify defects when information is inaccurate or responsibility is unclear. BCG policy explains national direction, but it does not specify the daily routines through which an SME proves that a claim is true. Trust infrastructure is therefore positioned between policy, technology, service delivery, stakeholder confidence, and sustainable destination value.

The article also makes a boundary claim. Trust infrastructure is not a promise that small firms can solve structural tourism problems alone. Carrying capacity, land-use regulation,

marine protection, waste systems, public transport, labour standards, and law enforcement remain public and institutional issues. The proposed construct focuses on the zone where SMEs can act: information, service routines, transaction clarity, evidence for claims, and recovery from failure. A concept that asks SMEs to fix everything would be decorative. A concept that identifies what they can actually manage is more useful.

Conceptual base	Function in the framework	Role in the article
Organizational trust	Turns competence, benevolence, and integrity into visible operating routines.	Defines why trust must be designed, not merely requested.
Relationship marketing	Explains loyalty, recommendation, and repeated exchange through credible relationships.	Connects firm conduct to tourist confidence.
Service quality	Converts reliability and responsiveness into standards for delivery and recovery.	Makes defects measurable at SME level.
Stakeholder theory	Keeps tourists, residents, SMEs, platforms, agencies, and communities in one decision frame.	Prevents BCG tourism from becoming tourist-only marketing.
Smart tourism and BCG policy	Links digital governance, payment confidence, sustainability proof, and destination coordination.	Connects national policy to local routines.
Technology adoption	Frames staff adoption of digital verification and payment routines through perceived usefulness and ease of use.	Makes digital trust practices capacity-sensitive rather than technology-maximizing.
Information asymmetry and signaling	Treats listings, prices, payment rules, reviews, and sustainability evidence as signals that reduce uncertainty and opportunism.	Explains why verifiability and transaction fairness shape trust before purchase.

Table 1. Conceptual bases and theoretical functions of the trust infrastructure framework (Source: Author synthesis.)

2. Southern Thailand as a high-attractiveness, high-coordination destination system

Southern Thailand's destination appeal is strong because it is layered. Beaches, islands, marine ecosystems, food, wellness, national parks, gateway cities, cultural routes, and community-based experiences create demand. The same layering creates coordination risk. Airport-to-hotel transfers, ferry timing, tour safety, weather disruption, payment acceptance, waste handling, marine protection rules, multilingual communication, and platform listings often sit in different hands. The tourist experiences them as one destination. The resident absorbs many of the consequences.

Surat Thani makes the issue especially visible because its tourism identity is not a single urban product. It stretches across Koh Samui, Koh Phangan, Koh Tao, coastal and inland attractions, ferry mobility, independent accommodation, food services, wellness providers, transport providers, and community-based tourism. A missed update by one operator can damage the confidence produced by another. A payment dispute in a small booking office, a poorly explained environmental rule, or an inflated online claim can travel beyond the firm that caused it.

Operationally, geographic fragmentation creates four analytically relevant trust interfaces. First, temporal interdependence arises when airport transfers, ferry departures, island check-ins, tours, and return transport depend on one another; a schedule change that is

not propagated across channels can convert a minor delay into a missed service. Second, information interdependence arises when several actors display the same price, location, cancellation rule, safety condition, or weather-dependent restriction but update it at different times. Third, responsibility interdependence arises when the tourist buys a combined experience but each operator controls only one segment, making complaint ownership and refund responsibility ambiguous. Fourth, stakeholder interdependence arises when environmental restrictions or community rules must be explained consistently by firms, authorities, guides, and platforms. These are not reported as measured frequencies; they specify where system failures can arise in daily SME routines under a fragmented destination structure.

A trust defect may therefore propagate across the system. An outdated ferry instruction can produce a late arrival; the late arrival can trigger a disputed cancellation or extra transfer charge; the dispute can appear in a platform review; and the review may affect confidence beyond the operator that created the original information error. Conversely, synchronized information, explicit hand-off rules, shared escalation contacts, and consistent environmental explanations can help independent firms present a coherent destination interface. The managerial unit of analysis is consequently not only the individual service encounter but also the hand-off between actors.

For this reason, Southern Thailand's BCG tourism agenda cannot be managed only through promotion. It requires coordination among SMEs, local authorities, universities, platforms, payment providers, residents, and environmental actors. Smart destination governance literature supports this ecosystem view: digital tools create value when institutions, firms, and communities use information for coordination rather than visibility alone (Abdelmalak, 2024; Errichiello & Micera, 2021). Trust infrastructure is proposed as the managerial language that can make this coordination operational without turning sustainability into bureaucracy.

3. The five pillars of trust infrastructure

Trust infrastructure rests on five operational pillars. Information verifiability means that prices, photographs, availability, safety rules, sustainability claims, transport details, and cancellation conditions are accurate, dated when necessary, and consistent across channels. Service consistency means that visitors encounter the promised level of reliability across booking, arrival, delivery, problem handling, and follow-up. Transaction fairness means that payments, receipts, deposits, currency issues, fees, refunds, and complaints are explained before ambiguity becomes conflict.

BCG credibility means that green, circular, cultural, or community claims are supported by visible practice rather than slogans. Recovery-based learning means that failures are recorded, classified, corrected, and used to improve routines instead of being buried as isolated complaints. These pillars are not independent departments. In tourism, they meet at the service counter, in the booking platform, inside a refund conversation, during a ferry delay, and in the moment when a resident decides whether tourism feels beneficial or extractive.

The five pillars are complements rather than isolated checklist categories. Information verifiability affects service consistency because staff cannot reliably deliver a promise that was inaccurately specified online. Service inconsistency can become a transaction-fairness problem when a failure produces a charge, cancellation, deposit dispute, or refund request. Transaction opacity can weaken the credibility of BCG claims because visitors may interpret sustainability language as opportunistic when pricing or refund rules are unclear. BCG credibility, in turn, depends on verifiable information and consistent execution, while recovery-based learning provides the mechanism through which defects in any of the other four pillars are identified and corrected.

This coupling creates both synergy and defect propagation. A verified listing combined with a consistent service routine and an explicit payment rule can produce mutually reinforcing signals of competence and integrity; the same practices can also make a sustainability claim

easier to believe because the firm demonstrates discipline in multiple domains. By contrast, a single unresolved defect can migrate across pillars: an inaccurate claim creates a service failure, the service failure produces a payment dispute, the dispute becomes a negative review, and the absence of corrective learning allows recurrence. Trust infrastructure is therefore best treated as a system whose credibility depends on the coherence of the five dimensions, not on high performance in one dimension compensating indefinitely for failure in another.

Pillar	SME practice	Example indicator
Information verifiability	Maintain dated photographs, corrected prices, clear rules, synchronized listings, and accurate maps.	Update frequency; correction log.
Service consistency	Use staff routines for timing, hygiene, safety explanation, accessibility, and escalation.	Response time; repeated defect count.
Transaction fairness	Explain deposits, fees, receipts, payment channels, currency issues, and refunds before conflict emerges.	Refund time; dispute rate.
BCG credibility	Keep visible evidence for waste, water, energy, sourcing, culture, and biodiversity claims.	Evidence routine; local supplier record.
Recovery-based learning	Classify complaints, identify causes, retrain staff, and close corrective actions.	Closed corrective actions; recurrence rate.

Table 2. Operational dimensions of trust infrastructure for tourism SMEs
(Source: Author synthesis.)

4. From pillars to researchable propositions

For future empirical work, the five pillars should be converted into testable mechanisms rather than treated as a finished model. P1 proposes that information verifiability reduces pre-arrival uncertainty. The expected mechanism is reduced perceived uncertainty: updated photographs, consistent prices, clear ferry links, explicit cancellation rules, and visible contact channels reduce the gap between what is promised and what can be evaluated before purchase. Tourist digital literacy and geographic isolation are candidate moderators because they may condition how digital information is interpreted and how costly it is to correct a bad choice after arrival; the direction and magnitude of these effects should be tested rather than assumed.

P2 proposes that transaction fairness strengthens perceived integrity. Payment clarity operates through the tourist's inference about opportunism: advance explanation of deposits, QR or card options, currency conversion, receipts, fees, and refunds reduces ambiguity when a transaction deviates from expectations. Business scale is a candidate moderator because the degree of formalization in payment and refund routines may vary across micro-enterprises and larger SMEs; its direction should remain an empirical question.

P3 proposes that BCG credibility mediates the relationship between sustainability communication and destination value. Sustainability communication should contribute to destination value through BCG credibility only when visitors and residents can identify evidence behind the claim. Business scale and geographic isolation can be tested as boundary conditions because they may affect the practical capacity to maintain and communicate evidence; no directional effect is assumed in this conceptual article.

P4 proposes that recovery-based learning reduces repeated service defects through complaint classification, root-cause diagnosis, corrective action, and closure. Business scale and geographic isolation can also be tested as moderators of the ability to close corrective actions, particularly when a failure involves an external transport, platform, payment, or public-sector actor. Across the propositions, tourist digital literacy, business scale, and geographic isolation are therefore candidate moderators or boundary conditions, while BCG credibility is

the explicit mediator in P3. These relationships are proposed for future testing and are not presented as established effects.

Researchable proposition	Expected mechanism	Possible evidence
P1: Information verifiability reduces pre-arrival uncertainty.	Accurate signals lower cognitive risk before purchase.	Listing audit; tourist survey; review sentiment.
P2: Transaction fairness strengthens perceived integrity.	Clear payment and refund rules reduce suspicion of opportunism.	Dispute records; refund time; payment-explanation quality.
P3: BCG credibility mediates sustainability communication and destination value.	Evidence routines make sustainability claims credible, linking communication to trust and destination value.	Evidence checklist; resident perception; visitor comprehension.
P4: Recovery-based learning reduces repeated service defects.	Complaint classification turns failure into organizational correction.	Corrective-action logs; recurrence rate; staff retraining records.

Table 3. Researchable propositions derived from the trust infrastructure framework (Source: Author synthesis.)

5. Digital credibility, payments, and platform confidence

Digital tourism moves destination credibility upstream, before the visitor arrives. From an information-asymmetry perspective, tourists cannot fully observe service quality, refund behaviour, environmental practice, or operational reliability before purchase. Listings, photographs, prices, reviews, cancellation terms, payment instructions, and evidence behind BCG claims therefore function as signals that can reduce or intensify uncertainty (Akerlof, 1970; Spence, 1973). A weak listing, old photograph, unclear cancellation rule, missing map, or inconsistent price does more than inconvenience the tourist. It can signal weak control. Research on online travel information and reviews likewise shows that information quality and review trustworthiness shape satisfaction, destination trust, and travel intention (Su et al., 2022; Wang et al., 2024).

Payments are equally psychological. International visitors may be unfamiliar with local QR arrangements, deposits, bank transfers, card acceptance, currency conversion, or refund routines. Technology-adoption theory suggests that digital payment and platform routines are more likely to be adopted and used when staff perceive them as useful and easy to use (Davis, 1989). A white paper by the Bank of Thailand and Visa (2025) reports the increasing relevance of digital and contactless payments in tourist behaviour. For SMEs, payment clarity is therefore both a trust encounter and an adoption problem: the interface must reduce uncertainty for visitors without imposing a routine that front-line staff cannot sustain.

The managerial rule should remain direct. Every digital promise needs an owner and an update rhythm. Every payment method needs a short explanation, a receipt process, and a recovery pathway. Every platform channel needs periodic verification. To limit digital friction, SMEs should maintain only the channels and routines they can keep accurate, understandable, and current. The objective is not technology maximization but digital credibility within the firm's operational capacity.

6. BCG credibility and the risk of symbolic sustainability

BCG credibility is the most delicate pillar because sustainability language is easy to inflate. A destination loses trust when tourists or residents suspect that green claims are being used to justify higher prices, polish reputation, or display certification without operational change. Symbolic sustainability is not neutral; it corrodes confidence. Recent work on

sustainable destination value and tourscape experience underlines the role of credible environmental and experiential conditions in revisit behaviour (Torres-Moraga et al., 2024).

The framework therefore treats BCG as an evidence discipline. At SME level, evidence does not need to be elaborate, but it should be systematic enough to distinguish an operating claim from promotional language. A low-cost internal verification process can use a simple claim-evidence register: each public BCG claim is linked to an owner, an evidence type, a review date or event-based update trigger, and a rule for correction or withdrawal when the evidence no longer supports the claim. Evidence may be as ordinary as waste separation, refill systems, reduced single-use items, water-saving routines, energy monitoring, local supplier records, staff briefings, visitor guidance, or biodiversity protection rules. The purpose is traceability, not paperwork for its own sake.

Verification effort should be proportional to the claim. Routine low-risk claims can rely on lightweight records and periodic self-checks; claims concerning protected ecosystems, quantified local sourcing, certification, or a sustainability-related price premium require stronger internal documentation. Administrative burden can be contained through shared templates, event-triggered updates, sampling rather than continuous reporting, and reuse of records already created for normal operations. The purpose is to prevent symbolic claims without creating a separate administrative system for every sustainability statement.

At destination level, BCG credibility also requires restraint in certification. Too many labels confuse tourists and burden SMEs. A useful local standard should reuse the same internal records that support daily management, be narrow, teachable, verifiable, and linked to improvement. A pilot standard for trusted digital BCG tourism SMEs in Southern Thailand could begin with four visible commitments: verified information, clear payments, evidenced green practice, and documented recovery. That would be small enough to adopt and specific enough to inspect.

7. New body of knowledge: the trust infrastructure cycle

The new body of knowledge is the trust infrastructure cycle, conceived as a recursive rather than linear process. The forward path links BCG policy direction to SME operating routines, then to digital and service signals, tourist and resident trust, and sustainable destination value. The reverse path begins when negative trust signals appear through platform reviews, complaints, payment disputes, resident feedback, evidence gaps, or repeated service defects. Those signals re-enter the operating cycle through triage, root-cause diagnosis, corrective action, and verification of closure. A corrected listing, payment explanation, staff routine, service rule, or sustainability claim then re-enters the forward path as an adjusted SME operating routine.

The feedback loop also has a destination-governance level. A single firm can correct an internal defect, but repeated cross-firm defects may indicate a coordination problem rather than an isolated service failure. Recurring patterns in ferry information, refund norms, environmental rules, or platform instructions can therefore be aggregated into shared templates, training priorities, platform protocols, or policy adjustment. The cycle distinguishes operational learning from governance learning: the first changes a firm routine; the second changes the shared conditions under which many firms operate. This recursive logic specifies how negative trust signals can become SME adjustments, process realignments, and destination-level governance reform.

The model is intentionally restrained. It does not claim that trust infrastructure will automatically increase arrivals, nor that it can solve overdevelopment, labour shortages, land-use conflict, waste infrastructure, marine degradation, or weak environmental enforcement by itself. It says something narrower and more defensible: without credible routines, even strong policy language and attractive natural assets become fragile. A destination can look excellent in campaign material and still feel unreliable in use.

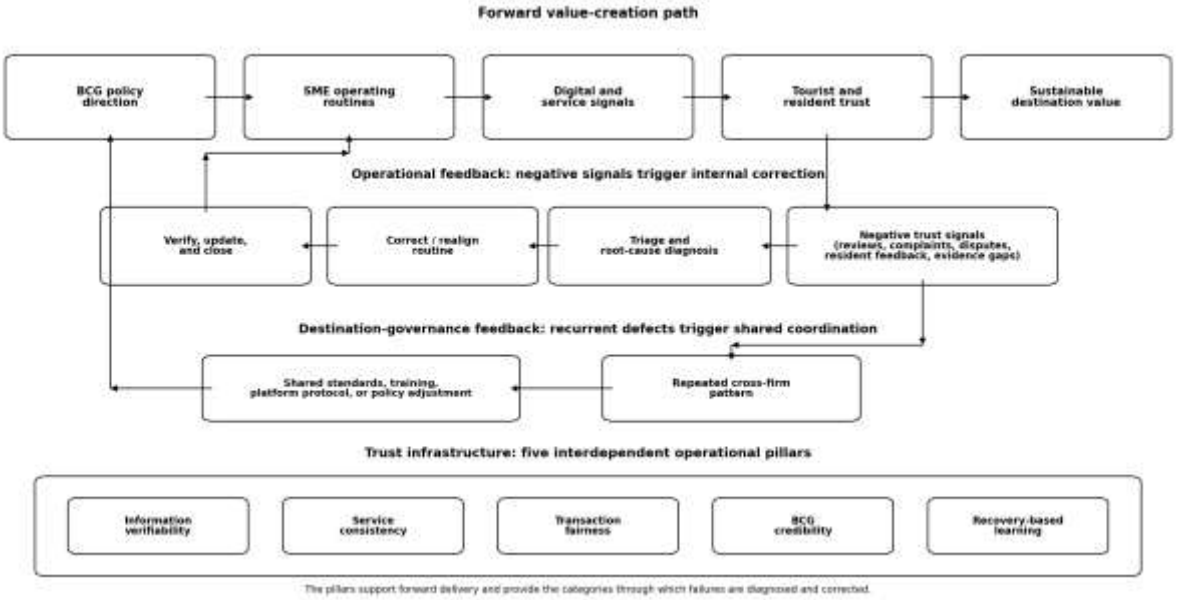


Figure 1. Recursive trust infrastructure cycle for Southern Thailand BCG tourism SMEs

Source: Author synthesis based on the conceptual framework developed in this article; feedback pathways specify operational correction and destination-level governance adjustment.

8. Implementation agenda for SMEs, public agencies, and universities

Implementation can begin without a grand reform. The first step is an SME trust audit. Each firm reviews its public promises, digital listings, photographs, prices, booking terms, payment instructions, sustainability claims, and complaint channels. The audit asks a blunt question: where could a reasonable visitor feel misled, abandoned, or confused?

The second step is front-line capability. Trust often fails at the point of explanation. Staff need concise scripts for payment guidance, refund escalation, service disruption, environmental rules, emergency information, and complaint response. The scripts should not make service mechanical; they should prevent improvisation from becoming contradiction. A calm explanation during a ferry delay can protect more trust than an elaborate campaign released later.

The third step is destination coordination. Provincial tourism offices, chambers of commerce, universities, and business associations can help SMEs create shared templates for verified listings, payment guidance, sustainability evidence, complaint categories, and recovery routines. Local universities are particularly useful because they can connect research, student projects, training, and community service. In this role, the university is not only a knowledge producer. It becomes a practical intermediary between policy language and small-firm capacity.

Implementation nevertheless cannot assume equal readiness or seamless collaboration. Three structural barriers should be considered: resource constraints, differing institutional incentives, and varying levels of digital readiness. Even simple audits may be difficult for owner-managed micro-enterprises; firms, public agencies, platforms, and payment partners may prioritize different operational outcomes; and digital capability may vary across firms, employees, locations, and systems. These differences can turn a technically sound framework into an adoption burden if every actor is expected to implement the same routines at the same speed.

Risk mitigation should therefore be staged and proportionate. Micro-enterprises can begin with the minimum practices already specified across the five pillars in Table 2: basic listing verification, critical service routines, clear payment rules, a simple BCG evidence

routine, and complaint closure. Cross-platform synchronization, recurrence analysis, shared indicators, or destination dashboards can be added only as capacity permits. Non-punitive pilots, shared templates, university-assisted audits, pooled training, and limited data requirements can reduce the burden on small firms. Governance arrangements should also specify who owns each shared problem, what information is exchanged, and how unresolved cross-firm defects are escalated. The implementation principle is proportionality: formalization should support credible routines without exceeding the operating capacity of the firms expected to maintain them.

Actor	First action	Expected output
Tourism SMEs	Audit digital promises, prices, photographs, payment instructions, sustainability claims, and complaint channels.	Corrected listings, claim evidence, and recovery pathway.
Provincial offices	Create non-punitive trust dashboards and shared templates for small operators.	Common indicators and visible training needs.
Universities	Run SME audits, staff training, platform-review analysis, and applied research projects.	Training modules, student-assisted audits, and empirical studies.
Business associations	Coordinate complaint categories and recovery norms across fragmented operators.	Shared recovery protocol and learning cycle.
Payment and platform partners	Clarify acceptance rules, receipts, refunds, and listing-update routines.	Standard payment explanation and verified platform routine.

Table 4. Practical implementation agenda for Southern Thailand tourism SMEs
(Source: Author synthesis.)

9. Suggestions for application

Application should follow the five operational pillars and the indicators already defined in Table 2. For information verifiability, SMEs should maintain corrected prices, dated photographs when necessary, clear rules, synchronized listings, and accurate maps, while monitoring update frequency and the correction log. For service consistency, firms should use staff routines for timing, hygiene, safety explanation, accessibility, and escalation, while monitoring response time and repeated defect count. For transaction fairness, firms should explain deposits, fees, receipts, payment channels, currency issues, and refunds before conflict emerges, while monitoring refund time and dispute rate. For BCG credibility, firms should keep visible evidence for waste, water, energy, sourcing, culture, and biodiversity claims, using the evidence routine and local supplier record already identified. For recovery-based learning, complaints should be classified, causes identified, staff retrained where needed, and corrective actions closed, with closed corrective actions and recurrence rate used as the corresponding indicators.

For public agencies, the priority should remain non-punitive standardization. Shared templates for digital listing updates, payment explanations, green evidence, and complaint categories should correspond to the same five pillars and indicators rather than create parallel reporting systems. For universities, the strongest contribution remains applied mediation: students and faculty can help SMEs translate the framework into checklists, training modules, platform-review analysis, and the basic indicators already specified. Business associations and payment or platform partners can support the same shared listing, transaction, and recovery routines.

For future destination governance, the framework suggests that trust should be monitored before crisis through the routines and indicators attached to the five pillars. Destinations usually notice trust when it is already damaged: after complaints, social-media escalation, failed refunds, environmental criticism, or resident resistance. A trust infrastructure approach asks destinations to inspect the routines that produce trust before reputational damage becomes visible.

10. Limitations and future research

This article has clear limits. It is conceptual and does not test causal relationships. It should therefore be read as a framework for research and practice, not as proof that trust infrastructure already operates in Southern Thailand. It also assumes that SMEs can improve routines when support is available, while many small firms face labour shortages, limited digital skills, cash-flow pressure,

language barriers, and uneven access to training. Finally, the framework focuses on trust infrastructure and does not replace broader planning questions about carrying capacity, land use, marine protection, waste systems, or public enforcement.

Future research should build the construct gradually rather than rush to a large model. One study could develop a trust infrastructure scale covering information verifiability, service consistency, transaction fairness, BCG credibility, and recovery-based learning. After scale development, structural equation modeling can test relationships among trust infrastructure, tourist satisfaction, destination trust, revisit intention, and resident support, including the mediation and moderation proposed in Section 4. A multi-level longitudinal design can follow tourists nested within SMEs and SMEs nested within island, mainland-gateway, and community-based tourism settings over repeated periods to examine whether changes in operating routines precede changes in trust outcomes. Qualitative comparative analysis, including fsQCA, can test whether different configurations of the five pillars are sufficient for high trust under different organizational and geographic conditions.

Mixed methods would remain valuable. Surveys can measure tourist and resident perceptions. Interviews can reveal SME constraints and public-sector coordination gaps. Platform-review analysis can identify recurring trust failures. Case studies can show how particular firms convert BCG claims into visible practice and can trace a negative signal through diagnosis, corrective action, verification, and any subsequent coordination change. These methods complement the structural equation, longitudinal, and configurational designs by explaining how the proposed mechanisms operate in context.

Conclusion

Southern Thailand's tourism competitiveness cannot rely only on natural attractiveness, visitor volume, or promotional language. Under the BCG economy model, the decisive task is to make sustainability, digital convenience, and service credibility operational at SME level. This article has argued that trust infrastructure gives managers a practical way to do that.

The framework identifies five pillars: information verifiability, service consistency, transaction fairness, BCG credibility, and recovery-based learning. Together, they turn abstract policy and digital transformation into observable routines. They also give SMEs, public agencies, universities, and destination partners a shared language for diagnosing why tourists or residents may distrust a destination even when its assets are strong.

The central implication is direct. Trust should be managed as a destination capability rather than treated only as a downstream perception. When information is accurate, service is reliable, transactions are fair, BCG claims are evidenced, and failures are corrected, tourists face less uncertainty and residents face less reputational and environmental risk. The recursive feedback model specifies how negative signals can return as operating corrections and, when recurrent across firms, as governance adjustments. These relationships remain conceptual until empirically validated.

The theoretical contribution to management science is to reposition trust from a downstream perception of isolated encounters to an antecedent governance capability connecting SME routines, digital and transactional signals, stakeholder verification, and organizational learning. For SME governance, the model specifies the manageable conditions through which competence and integrity can be made observable; for sustainable destination management, it explains how BCG policy can acquire credibility through repeated local proof rather than symbolic communication. For comparable emerging-economy destinations in which tourism depends on fragmented small operators, the framework extends trust theory by specifying the organizational and inter-organizational infrastructure that precedes destination-level trust. This remains a conceptual proposition requiring empirical validation.

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