

TAX SOCIALIZATION, SERVICE QUALITY AND TAXPAYER LOYALTY: PUBLIC TRUST AS A MEDIATING VARIABLE IN TANGGAMUS REGENCY, LAMPUNG

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Abstract

Tax compliance and taxpayer payment loyalty are essential for the sustainability of taxation systems and are closely shaped by the quality of interactions between tax authorities and taxpayers. This study examines the influence of service quality and tax socialization on taxpayer payment loyalty, with public trust serving as a mediating variable. Employing a quantitative explanatory research design, data were gathered through structured questionnaires distributed to taxpayers in Tanggamus Regency, Lampung Province. The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with bootstrapping techniques to assess both direct and indirect relationships among the research variables. The findings indicate that Service Quality has a positive and significant effect on Kepercayaan publik and Taxpayer Payment Loyalty. Furthermore, Kepercayaan publik significantly mediates the relationship between Service Quality and Taxpayer Payment Loyalty, highlighting the pivotal role of trust as a key mechanism in fostering sustainable tax compliance. In contrast, Tax Socialization demonstrates a significant direct effect on Taxpayer Payment Loyalty but does not have a significant effect on Public Trust, nor does it produce a mediating effect through trust. These results suggest that tax socialization activities that are predominantly technical and one-way are insufficient to build taxpayer trust. Overall, this study underscores the importance of consistently improving service quality and strengthening institutional trust as primary strategies to enhance taxpayer loyalty. The findings contribute to the literature on public administration, tax compliance behavior, and institutional trust within the context of public finance.

Keywords: Taxpayer Payment Loyalty; Public Trust; Service Quality; Tax Socialization; Mediation.

INTRODUCTION

Local taxation constitutes a fundamental pillar of fiscal sustainability in decentralized governance systems. In Indonesia, fiscal decentralization has positioned local governments as key actors responsible for generating revenue to finance public services and regional development (Puspita et al., 2022). Nevertheless, empirical evidence shows that local tax revenue performance often fluctuates despite regulatory reforms and administrative improvements. This condition indicates that taxation is not solely a legal or technical issue, but also a behavioral and institutional process shaped by citizens' perceptions, trust, and long-term commitment toward public institutions (Irianto, 2022; North, 1990).

Early studies on tax compliance were dominated by deterrence-based approaches, emphasizing audits, sanctions, and enforcement as primary drivers of compliance behavior (Slemrod & Yitzhaki, 2002). However, such approaches have proven insufficient in explaining voluntary and sustained compliance, particularly in developing countries where administrative capacity and enforcement reach are limited (Loo et al., 2020). As a result, contemporary research has increasingly adopted behavioral and institutional perspectives, highlighting the role of trust, service quality, and governance legitimacy in shaping taxpayer behavior (Alabede, 2018; Torgler, 2007).

Within this evolving literature, taxpayer payment loyalty has emerged as a key concept that goes beyond short-term compliance. Loyalty reflects a taxpayer's consistent and voluntary willingness to fulfill tax obligations over time, even in the absence of strict enforcement (Hardin, 2019). Drawing from loyalty theory and public service literature, taxpayer loyalty is closely associated with satisfaction, perceived fairness, and trust in government institutions (Oliver, 1999; Goddard, 2021). In the context of local taxation, loyalty represents a more sustainable behavioral outcome than compliance driven solely by coercion.

Two administrative instruments are frequently emphasized in efforts to strengthen taxpayer behavior: tax socialization and service quality. Tax socialization refers to systematic efforts by tax authorities to disseminate information, educate taxpayers, and communicate the purpose and benefits of taxation. From a communication and diffusion perspective, tax socialization is expected to reduce information asymmetry and improve taxpayers' understanding of tax regulations (Rogers, 2003; Graber, 2003). Empirical studies in Indonesia confirm that tax socialization can directly influence taxpayer compliance and payment behavior (Damayanti & Handayani, 2018; Herryanto & Toly, 2012).

However, several scholars argue that tax socialization does not automatically generate public trust. When socialization activities are predominantly technical, one-directional, and focused on procedural compliance, they may increase knowledge without fostering confidence in tax institutions (Estiningsih, 2018; Wardani & Putra, 2020). This limitation underscores the distinction between cognitive compliance—knowing tax rules—and affective commitment—believing in the integrity and fairness of tax authorities (Braithwaite, 2003; Torgler, 2003).

Service quality represents another critical dimension of tax administration. Rooted in the SERVQUAL framework developed by Parasuraman, Zeithaml, and Berry (1985, 1988), service quality encompasses reliability, responsiveness, assurance, empathy, and tangibility. In public sector settings, service quality reflects citizens' evaluations of how effectively and fairly public services are delivered (Zeithaml et al., 2018). In the taxation context, service quality includes clarity of procedures, professionalism of tax officers, responsiveness to inquiries, and accuracy of information.

A growing body of empirical research demonstrates that service quality significantly influences taxpayer compliance and loyalty. Studies conducted at both national and local levels show that high-quality tax services enhance taxpayer satisfaction and encourage consistent payment behavior (Akob et al., 2023; Arifin & Noor, 2020; Malik et al., 2020). More importantly, service quality has been identified as a key antecedent of public trust in tax authorities (Firmansyah & Lestari, 2019; Ashfaq et al., 2019).

Public trust occupies a central position in contemporary models of tax compliance and public administration. Trust is commonly defined as citizens' confidence that public institutions act competently, fairly, and in the public interest (Mayer et al., 1995; Choudhury, 2008). In the Indonesian public sector context, trust is widely regarded as a critical outcome of bureaucratic reform and service improvement (Dwiyanto, 2011; Dwiyanto et al., 2021). In taxation systems, trust reduces psychological resistance and encourages voluntary cooperation, thereby lowering enforcement costs (Murphy, 2004; Torgler & Schneider, 2009).

The Slippery Slope Framework conceptualizes tax compliance as the result of an interaction between the power of authorities and trust in authorities (Kirchler et al., 2008). According to this framework, compliance driven by trust is more stable and sustainable than compliance enforced through coercive power alone. This perspective is particularly relevant in local taxation contexts, where frequent interactions between taxpayers and tax officers shape perceptions of institutional integrity.

Despite ongoing administrative reforms, local tax revenue performance in Tanggamus Regency, Lampung Province, remains inconsistent (Heri et al., 2023; Idwar, 2022). This condition indicates that technical improvements alone may be insufficient to secure long-term taxpayer loyalty. Therefore, this study aims to examine the effects of tax socialization and service quality on taxpayer payment loyalty, with public trust positioned as a mediating variable.

RESEARCH METHOD

This study employs a quantitative approach with an explanatory research design to examine the relationships among tax socialization, service quality, public trust, and taxpayer payment loyalty. A survey method was used to collect primary data from registered taxpayers in Tanggamus Regency, Lampung Province. This approach allows for systematic testing of hypothesized relationships and mediation effects among latent constructs (Creswell & Creswell, 2018).

The population of this study consists of taxpayers who have fulfilled local tax obligations and have interacted directly with the local tax administration. A purposive sampling technique was applied, with the criterion that respondents must have prior experience receiving tax services or participating in tax socialization activities. This criterion ensures that respondents possess sufficient knowledge and

experience to provide meaningful evaluations of service quality and institutional trust.

Data were collected using a structured questionnaire developed based on established theoretical constructs and adapted to the local taxation context. The questionnaire comprises four main constructs: tax socialization, service quality, public trust, and taxpayer payment loyalty. All indicators were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree.

Tax socialization was measured through indicators reflecting the clarity, accessibility, and usefulness of tax-related information provided by tax authorities (Setiawan, 2014; Saraswati & Wibisono, 2020). Service quality was operationalized using dimensions adapted from the SERVQUAL framework, including reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988; Ladhari, 2009). Public trust was measured through perceptions of institutional competence, fairness, and integrity (Sulastri, 2018; Wibowo & Sari, 2018). Taxpayer payment loyalty was defined as the tendency to consistently and voluntarily fulfill tax obligations over time (Rahman, 2018; Putra, 2020).

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM). This method was selected due to its suitability for analyzing complex models involving mediation effects and latent variables, particularly in exploratory and explanatory research contexts (Hair et al., 2021). The analysis followed a two-stage procedure. First, the measurement model was evaluated to assess construct validity and reliability, including convergent validity, discriminant validity, and composite reliability. Second, the structural model was assessed to examine the significance of direct and indirect relationships among the research variables using bootstrapping techniques.

RESULT AND DISCUSSION

Findings

The structural model analysis using Partial Least Squares–Structural Equation Modeling (PLS-SEM) provides a comprehensive picture of how administrative practices influence taxpayer payment loyalty through both direct and indirect pathways. The results confirm that the proposed model adequately explains variations in taxpayer payment loyalty, highlighting the differentiated roles of service quality, tax socialization, and public trust.

Service quality demonstrates a strong and statistically significant positive effect on public trust. This finding indicates that taxpayers' confidence in local tax authorities is largely shaped by their direct service experiences. Administrative attributes such as responsiveness, procedural clarity, accuracy of information, and the professionalism of tax officers emerge as critical elements that signal institutional

competence and integrity. Trust, therefore, is not formed abstractly, but is embedded in everyday administrative interactions.

Furthermore, service quality is found to have a significant direct effect on taxpayer payment loyalty. This result suggests that even in the absence of trust considerations, high-quality services reduce transaction costs, minimize uncertainty, and enhance taxpayers' sense of procedural fairness, thereby encouraging consistent payment behavior. Taxpayers are more likely to remain loyal when tax administration is perceived as efficient and respectful of citizens' time and rights.

Public trust also exhibits a significant positive effect on taxpayer payment loyalty. This finding confirms that trust functions as a psychological and institutional resource that fosters voluntary cooperation. Taxpayers who believe that tax authorities act fairly and in the public interest are more inclined to comply consistently, even when enforcement pressure is limited. Trust thus operates as a stabilizing force in taxpayer behavior.

Mediation analysis reveals that public trust significantly mediates the relationship between service quality and taxpayer payment loyalty. This indicates that part of the effect of service quality on loyalty operates through trust formation. High-quality services strengthen trust, which in turn reinforces loyalty. This indirect pathway highlights trust as a key mechanism linking administrative performance to sustainable taxpayer behavior.

In contrast, tax socialization presents a different pattern. While tax socialization has a positive and significant direct effect on taxpayer payment loyalty, it does not significantly influence public trust. Consequently, public trust does not mediate the relationship between tax socialization and loyalty. These results indicate that tax socialization improves compliance-related behavior primarily through informational and cognitive channels, rather than through relational or affective mechanisms.

Taken together, the results reveal an asymmetric influence of administrative instruments. Service quality operates through both direct and trust-mediated pathways, whereas tax socialization affects loyalty through a direct, non-mediated pathway.

Discussion

The findings of this study provide important insights into the behavioral and institutional dynamics underlying taxpayer payment loyalty in local government contexts. By integrating service quality, tax socialization, and public trust into a single analytical framework, this study extends existing tax compliance literature and offers empirical evidence from a developing-country setting.

The significant effect of service quality on public trust confirms the central argument of institutional trust theory, which posits that trust is built through repeated interactions that demonstrate competence, fairness, and accountability

(Mayer et al., 1995; Choudhury, 2008). In the context of local taxation, taxpayers do not evaluate trust based solely on regulations or formal authority, but on how tax services are delivered in practice. Efficient procedures, clear communication, and professional conduct by tax officers serve as tangible signals of institutional integrity.

This finding is consistent with prior empirical studies showing that service quality is a key antecedent of trust in public institutions, particularly in taxation and public service delivery (Firmansyah & Lestari, 2019; Ashfaq et al., 2019; Sulastri, 2018). In local governments, where interactions between taxpayers and officials are often direct and personal, service quality becomes a critical determinant of whether citizens perceive tax authorities as trustworthy.

The positive relationship between service quality and taxpayer payment loyalty further reinforces the importance of service-oriented governance in taxation. High-quality services reduce administrative burdens, minimize uncertainty, and enhance taxpayers' sense of procedural fairness. As a result, taxpayers are more willing to comply voluntarily and consistently. This finding aligns with previous studies demonstrating that service quality influences taxpayer loyalty and sustained compliance (Arifin & Noor, 2020; Malik et al., 2020; Lestari, 2021).

More importantly, the significant mediating role of public trust in the relationship between service quality and taxpayer payment loyalty highlights trust as a key mechanism through which administrative practices translate into long-term behavioral outcomes. This result supports the Slippery Slope Framework, which emphasizes that trust-based compliance is more stable and sustainable than compliance driven solely by enforcement power (Kirchler et al., 2008). In the case of Tanggamus Regency, service quality appears to foster loyalty not only by improving satisfaction, but also by strengthening trust in local tax institutions.

In contrast, the findings regarding tax socialization reveal a more nuanced dynamic. While tax socialization has a significant direct effect on taxpayer payment loyalty, it does not significantly influence public trust. This result suggests that tax socialization activities contribute to improving compliance behavior by enhancing taxpayers' knowledge and awareness, but they are insufficient to build trust in tax authorities.

This finding is consistent with studies indicating that tax socialization often emphasizes technical and procedural aspects of taxation, such as payment mechanisms, deadlines, and sanctions (Damayanti & Handayani, 2018; Herryanto & Toly, 2012). While such information is essential for compliance, it does not necessarily address deeper concerns related to fairness, transparency, and institutional integrity. As argued by Braithwaite (2003) and Torgler (2003), trust formation requires more than information dissemination; it requires meaningful engagement and perceived justice.

The absence of a mediating effect of public trust in the relationship between tax socialization and taxpayer payment loyalty further underscores this limitation.

Tax socialization appears to influence loyalty primarily through cognitive pathways—by clarifying obligations and reducing informational barriers—rather than through affective or relational pathways. This pattern supports empirical findings by Estiningsih (2018) and Wardani and Putra (2020), who argue that one-directional and technical tax socialization is insufficient to foster trust in government institutions.

These findings carry important implications for local tax administration. First, they suggest that improving service quality should be prioritized as a strategic instrument for strengthening both trust and loyalty. Investments in administrative capacity, staff professionalism, and service responsiveness are likely to yield long-term benefits by fostering voluntary and sustained taxpayer compliance.

Second, the results indicate that tax socialization programs need to be reoriented from purely technical information delivery toward more participatory and trust-building approaches. Communication strategies that emphasize transparency, accountability, and the tangible benefits of taxation for local development may be more effective in strengthening public trust.

Third, the findings highlight the importance of institutional trust as a bridging mechanism between administrative practices and behavioral outcomes. Trust not only enhances compliance, but also transforms compliance into loyalty. In decentralized governance systems, where enforcement capacity may be constrained, trust-based strategies offer a more sustainable path toward fiscal stability.

From a theoretical perspective, this study contributes to the tax compliance literature by empirically distinguishing the roles of service quality and tax socialization in shaping trust and loyalty. While previous studies often treat administrative instruments as functionally similar, the findings demonstrate that different instruments operate through different behavioral mechanisms. Service quality functions as both a technical and relational driver, whereas tax socialization primarily serves a technical role.

In addition, this study reinforces the relevance of institutional and behavioral theories in explaining taxpayer behavior in developing-country contexts. By integrating institutional trust theory, the Slippery Slope Framework, and public service quality perspectives, the study offers a more comprehensive understanding of how local tax administration influences taxpayer loyalty.

Finally, the empirical evidence from Tanggamus Regency provides context-specific insights that are relevant for other local governments facing similar challenges. While the findings may not be universally generalizable, they highlight patterns that are likely to be observed in regions with comparable administrative and institutional conditions.

CONCLUSION

This study examines the effects of tax socialization and service quality on taxpayer payment loyalty, with public trust positioned as a mediating variable, within the context of local taxation in Tanggamus Regency, Lampung Province. By employing a behavioral and institutional perspective, the study moves beyond deterrence-based explanations of tax compliance and provides empirical evidence on the relational mechanisms that shape sustainable taxpayer behavior.

The findings demonstrate that service quality plays a central role in fostering taxpayer payment loyalty, both directly and indirectly through public trust. High-quality tax services—characterized by responsiveness, clarity, professionalism, and procedural fairness—significantly strengthen taxpayers' trust in local tax authorities. This trust, in turn, enhances taxpayers' willingness to consistently and voluntarily fulfill their tax obligations. These results confirm that trust functions as a critical mediating mechanism through which administrative practices translate into long-term taxpayer loyalty.

In contrast, tax socialization is found to have a significant direct effect on taxpayer payment loyalty but does not significantly influence public trust. This indicates that tax socialization activities contribute to improving compliance primarily by increasing taxpayers' knowledge and awareness of tax obligations. However, when tax socialization is conducted in a predominantly technical and one-directional manner, it is insufficient to build institutional trust or to generate trust-based loyalty. As a result, the influence of tax socialization on loyalty operates through cognitive rather than relational pathways.

These findings suggest that not all administrative instruments function in the same way in shaping taxpayer behavior. Service quality serves as both a technical and relational driver, capable of building trust and sustaining loyalty, while tax socialization primarily supports technical compliance. This distinction highlights the importance of integrating service-oriented governance and trust-building strategies into local tax administration.

From a theoretical perspective, this study contributes to the literature on tax compliance and public administration by empirically validating the mediating role of public trust in the relationship between service quality and taxpayer loyalty. The results support institutional trust theory and the Slippery Slope Framework, which emphasize that trust-based compliance is more stable and sustainable than compliance driven solely by enforcement or information dissemination. By distinguishing between direct and mediated effects, the study enriches existing models of taxpayer behavior, particularly in decentralized governance contexts.

Practically, the findings imply that local governments should prioritize continuous improvements in service quality as a strategic investment in fiscal sustainability. Enhancing the competence and professionalism of tax officers, simplifying procedures, and ensuring fair and transparent service delivery are likely to strengthen trust and encourage long-term taxpayer loyalty. At the same time, tax

socialization programs should be redesigned to move beyond procedural information delivery toward more interactive, transparent, and participatory communication approaches that emphasize accountability and the public value of taxation.

This study is subject to several limitations. First, the analysis relies on cross-sectional survey data, which limits the ability to capture changes in trust and loyalty over time. Second, the study focuses on a single local government, which may constrain the generalizability of the findings. Future research may address these limitations by employing longitudinal designs, comparative regional analyses, or qualitative approaches to further explore the dynamics of trust and taxpayer behavior.

Overall, this study underscores that sustainable tax compliance at the local level cannot be achieved through technical measures alone. Instead, it requires consistent investment in service quality and the cultivation of public trust as foundational elements of effective and legitimate tax governance.

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