ANALYSIS OF TAX SERVICE QUALITY, TAXPAYER SATISFACTION, AND WORD OF MOUTH ACTION

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Abstract
The number of taxpayers' SPT submissions compared to the number of taxpayers is still below expectations of around 70%. The problem is that the reporting of the individual taxpayer SPT is only once a year, causing problems. The problem is that many individual taxpayers still do not understand and are not ready to accept e-filing as a new means of tax reporting. This study aims to determine the effect of service quality on customer loyalty through satisfaction and its impact on Taxpayer Communication (Word of Mouth). The research method used is the quantitative method. The sample in this study is 70 respondents of taxpayers in Surabaya using the accidental sampling technique. The analysis technique in this study uses Partial Least Square analysis. The results showed that: (1) Service Quality Affects Taxpayer Satisfaction; (2) Service Quality Affects Loyalty; (3) Taxpayer Satisfaction Affects Loyalty; (4) Loyalty Affects Word of Mouth; and (5) Service Quality has a significant influence on Loyalty through Taxpayer Satisfaction.

Keywords: Taxpayer Satisfaction, Service Quality, Loyalty, Word of Mouth

1. Background
Taxpayers with a Taxpayer Identification Number (NPWP) must report their income yearly by sending an SPT. Tax Return is a letter used by the Taxpayer to report the calculation and payment of taxes, tax objects and non-tax objects, and assets and liabilities following the provisions of tax laws and regulations (Psl.1 UU KUP). The Directorate General of Taxes as a stakeholder in the implementation of SPT submissions seeks to improve services to Taxpayers in reporting SPT. One of the goals is to facilitate SPT delivery and increase the number of submissions of Taxpayers' SPT. This is because the number of taxpayers' SPT submissions compared to the number of taxpayers is still below expectations of around 70%. However, it can be said that the percentage increases every year. The following is data on the development of taxpayers who report SPT compared to the number of taxpayers.

Several factors influence taxpayers in using e-SPT facilities in submitting their annual SPT, including the complexity factor of use and network readiness (Desmayanti & Zulaikha, 2012). Therefore, to support the implementation of special SPT reporting for individual taxpayers, the Directorate General provides SPT reporting facilities by making electronic-based delivery applications, namely e-SPT. The problem is that the reporting of the individual taxpayer SPT is only once a year, causing problems. The problem is that there are still many individual taxpayers who do not understand and are not ready to accept e-filing as a new means of tax reporting (Devina & Waluyo, 2016). Besides that, because taxpayers rarely use it and only use it once a year in reporting e-SPT, taxpayers still often forget how to use it, such as forgetting passwords and EFIN. As a result, SPT reporting is not optimal, which means that it can be indicated that the

Directorate General of Taxes is not optimal in assisting taxpayers in improving taxpayer compliance following the regulations of the minister of finance Number 192/PMK03/2007, one of the criteria for a compliant taxpayer is the timeliness of submitting a tax return. As a continuation of the Taxpayer's compliance, the Taxpayer will get facilities, including the first refund, without examining the tax overpayment.

2. Objective
To determine the effect of service quality on customer loyalty through satisfaction and its impact on Taxpayer Communication (Word of Mouth).

3. Previous research
Previous research related to the influence of service quality, satisfaction, and loyalty, as well as one's behavior, revealed that customer loyalty is obtained when getting satisfaction from the services provided (Caruana, 2002) while the quality of service will increase customer satisfaction and loyalty (Saleem & Sarfraz Raja, 2014) Customer loyalty can be shown through several indicators, namely providing good information or referring to friends, repeat purchases, paying higher prices. If the customer is satisfied and creates high loyalty, then one form of actualization provides positive word of mouth (Schnaars, 1997). From several previous studies and empirical evidence in the ars book, it can be analogized that if the customer of the Directorate General of Taxes is a taxpayer, then if the services provided to taxpayers provide a sense of satisfaction, this satisfaction will have an impact on the behavior of providing good information and the desire to be served again likewise, if good service can also have a good communication effect on other parties, namely taxpayers. Here are some data from several studies related to service quality, level of satisfaction, loyalty.

Table: 2. Previous research

Researcher Name	Research Title	Finding
Febrina (2020)	The Effect of Physical Evidence, Reliability, Responsiveness, Assurance, and Empathy on Motor Vehicle Taxpayer Satisfaction in the Bukittinggi One-Stop One-Stop Administration (Samsat)	1. Physical evidence significantly affects the satisfaction of Motor Vehicle Taxpayers 2. Reliability significantly affects the satisfaction of Motor Vehicle Taxpayers 3. Responsiveness significantly affects the satisfaction of Motor Vehicle Taxpayers 4. Insurance has a significant effect on the satisfaction of the Mandatory Motor Vehicle Tax 5. Empathy has a significant effect on the satisfaction of Motor Vehicle Taxpayers
Darmawanto (2015)	Analysis of the Quality of Tax Services on the Satisfaction of Corporate Taxpayers at the Malang Intermediate Tax Service Office	1. There is a significant simultaneous effect on the variables of physical evidence, reliability, responsiveness, competence, courtesy, credibility, security, access, communication, ability to understand customer satisfaction of corporate taxpayers. 2. Partially, physical evidence, reliability, competence, courtesy, access, communication, and the ability to understand customers partially have a significant effect on taxpayer satisfaction. While Responsiveness, Credibility, and Security have no significant effect on taxpayer satisfaction.
Sefnedi & Indra (2013)	Analysis of Service Quality Dimensions and Their Influence on Restaurant Taxpayer Loyalty With Satisfaction As a Mediator Variable	1. The dimensions of empathy, reliability, responsiveness, and assurance significantly affect restaurant tax customer loyalty, while the actual dimensions have no significant effect. 2. Dimensions of tangible, empathy, reliability, responsiveness, and assurance significantly affect customer satisfaction with restaurant taxes. 3. Customer satisfaction has a significant effect on customer loyalty in restaurant taxes. 4. Customer satisfaction acts as a mediating variable on the relationship between empathy, reliability, responsiveness, assurance, and loyalty of restaurant tax customers.

Source : Febrina (2020), Darmawanto (2015), Sefnedi dan Indra (2013)

Based on the table above, it can be summarized that several existing studies showing the influence of service quality dimensions on satisfaction. Febrina's (2020) research found that all dimensions of service quality, such as physical evidence, reliability, responsiveness, insurance, and empathy, significantly impact customer satisfaction. Likewise, the research results by Sefnedi & Indra (2013) found that the dimensions of tangible, empathy, reliability, responsiveness and assurance significantly affect customer satisfaction with restaurant taxes. In contrast to the results of research conducted by Darmawanto (2015), which uses ten dimensions of service quality, it is found that partially, physical evidence, reliability, competence, courtesy, access, communication, and the ability to understand customers partially have a significant effect on taxpayer satisfaction. While Responsiveness, Credibility, and Security have no significant effect on taxpayer satisfaction. Furthermore, Sefnedi & Indra's research (2013) proves that the

dimensions of empathy, reliability, responsiveness and assurance significantly affect restaurant tax customer loyalty, while the actual dimensions have no significant effect. In addition, it was found that customer satisfaction has a significant effect on customer loyalty in restaurant taxes

4. Theoretical Review

In the delivery of service products, one of the benchmarks to assess whether the services provided are whether the services provided have met the quality as expected. This is very important in order to provide good service to users of the services provided. According to Akroush et al. (2015) service quality is considered a determinant in everyday business activities. It is also revealed that service quality is a relevant concept in the manufacturing and service sectors (Izogo & Ogba, 2015). DGT, as an institution whose purpose is to provide services to taxpayers, is classified as a service institution. Therefore service is essential.

4.1 Definition of Service Quality

In the modern era where the speed and quality of service play a significant role in improving customer service, the best way is needed to improve service quality. Service quality is considered a critical success element in the modern service business and a prerequisite for achieving a sustainable competitive advantage (Inhofe Rapert & Wren, 1998). Service quality is the overall customer perceived assessment of service performance (Akroush et al., 2015). It was further stated that the element used in assessing service quality was through an instrument called SERQAl (Parasuraman et al., 1988). The SERVQUAL instrument consists of five dimensions with 22 items that capture aspects of service quality. The SERVQUAL measuring instrument is used to assess customer perceptions and expectations of the company's service quality. The five dimensions consist of Reality, Assurance, Tangibles, Empathy, and Responsiveness.

4.2 Service Quality, Satisfaction, Loyalty And Word Of Mouth

The relationship between service quality and customer satisfaction can be explained through research where service quality directly affects customer satisfaction and loyalty (Akroush et al., 2015). Other studies have shown a positive relationship between service quality and customer satisfaction (Lai et al., 2009). While the influence of service quality on customer behavior is to recommend the company, the willingness to pay more, and the desire to repurchase (Behjati et al., 2012). The recommendation is one form of personal communication to other parties, which is often also called Word of Mouth.

4.3 Satisfaction and Loyalty

It is further explained in a study that shows a positive relationship between customer satisfaction and customer loyalty (Aydin et al., 2005). It is said that customer loyalty is influenced by customer satisfaction (Fečiková, 2004). The same thing is also done through a research model proposed by Akroush et al. (2015) that customer satisfaction has a positive and significant effect on customer loyalty. Repeat purchases and word of mouth indicate customer loyalty. It was further stated that customer satisfaction results are repeat purchases, customer loyalty, positive words, and high profitability (Martínez García & Martínez Caro, 2009). Customer loyalty itself is defined as a deeply held commitment to repurchase or protect a preferred product consistently

in the future even though it affects other products (Oliver, 2014). If taxpayers are like customers, taxpayers who are satisfied with their services to e-SPT will make them loyal and provide positive communication to other parties to participate in e-SPT services organized by the Directorate General of Taxes.

4.4 Word Of Mouth

Word of Mouth (WOM) is described as word-of-mouth communication carried out by individuals about products and services (Basri et al., 2016). WOM is also described as verbal communication, both positive and negative, between a group of service providers (Ennew et al., 2000). A study says that word of mouth communication has a close relationship with customer behavior (Glynn Mangold et al., 1999). A study says that one dissatisfied customer will tell his experience to 9 people while a satisfied customer will tell five.

4.5 Uses of WOM

Information by word of mouth is essential for service providers, in this case, the parties who help smooth filling e-SPT for taxpayers. Taxpayers will trust the advice of those who have experienced the services that have been provided. They will often trust each other more than they trust communications from the company (Taghizadeh et al., 2013). In other words, promotions from users will be more trusted than publications that are published, especially from those who provide services. The research conducted found that the quality of service in this case related to reliability and physical evidence affected word of mouth communication.

5. Research Model

The research model developed is based on a study (Baron & Kenny, 1986) where customer loyalty is developed more broadly, namely word of mouth (Caruana, 2002). What will be tested is the extent to which service quality affects taxpayer satisfaction and satisfaction creates loyalty and whether loyalty will impact word of mouth communication. Furthermore, it will also be tested to what extent service quality can affect customer loyalty and communication to taxpayers. The following is the rationale or model that will be tested through activities that provide services such as by the directorate general of taxes that involve students in delivering individual tax returns for individual taxpayers.
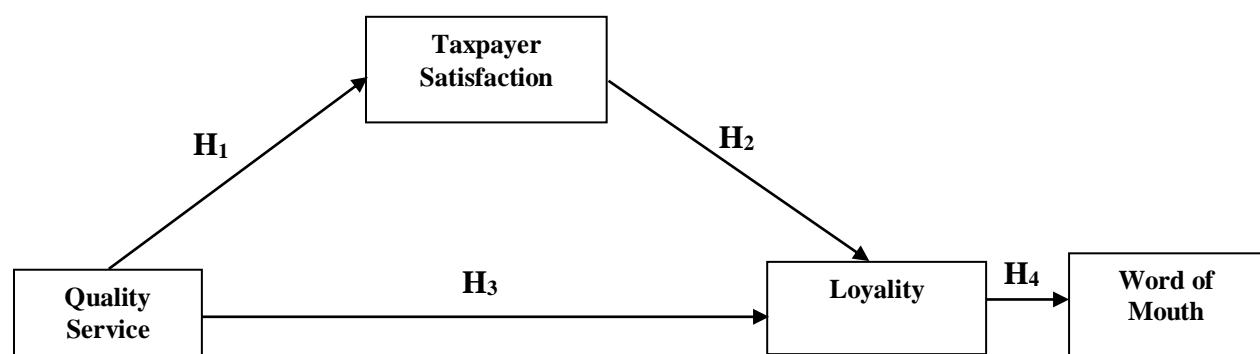

Figure 1. Research Model

6. Research Method

6.1 Population and Sample

According to Neuman (2014), the population is an abstract idea from a large set of cases that the researcher takes a sample of, and the results from the sample are generalized. The population in this study is taxpayers in Surabaya.

The sample size used is a multivariate type which refers to the sample measurement guidelines according to Hair et al. in Ferdinand (2002:51) which uses 5-10 times the variable indicator. So this study uses a sample of 5 x 14 = 70 respondents. Thus the sample of this study is taxpayers in Surabaya.

Sampling technique using accidental sampling. According to Sugiyono (2016), accidental sampling is a sampling technique based on coincidence. Consumers who coincidentally/incidentally meet with researchers can be used as samples if it is seen that the person who happened to be met is suitable as a data source.

6.2 Variable Operational Definition

The operational definition is a concept or something that can be measured and seen in the concept's behavioral dimensions, aspects, or properties. The operational definitions of variables in this study are:

1. Service quality

    Service quality in this study was measured through several indicators referring to Parasuraman et al. in Tjiptono (2016), namely:
    a. *Tangibles*
    b. *Empathy*
    c. *Reliability*
    d. *Responsiveness*
    e. *Assurance*

2. Taxpayer Satisfaction

    Taxpayer Satisfaction in this study was measured through several indicators referring to Tjiptono (2016), namely:
    a. *Overall Satisfaction*
    b. *Confirmation of Expectation*
    c. *Comparison to Ideal*

3. Loyalty

    Loyalty in this study was measured through several indicators referring to Kotler & Keller (2016), namely:
    a. *Repeat Purchase*
    b. *Retention*
    c. *Referrals*

4. *Word of Mouth*

Word of mouth in this study was measured through several indicators referring to Lupiyoadi (2018), namely:

a. *Talking about*
b. *Recommend*
c. *Push*

6.3 Data analysis

Data analysis is the process of simplifying data into a form that is easier to read and implement. The analytical technique chosen to analyze the data and test hypotheses in this study is The Structural Equation Model (SEM). To answer the hypothesis, used Partial Least Square (PLS). According to Ghozali (2016), the calculation is carried out using the Smart Partial Least Square (PLS) tool because it uses multiple paths, and the model used is reflective. The calculation model is carried out using the Smart PLS tool because it has a multi-path relationship and is formative and reflective in this study. In addition, because the sampling is less than 100 respondents.

7. Analysis Results

7.1 Inner Model Test

1. Structural Equation

In this study, to test the research hypothesis, Partial Least Square (PLS) analysis was used with the SmartPLS program. Here is a picture of the proposed PLS model.
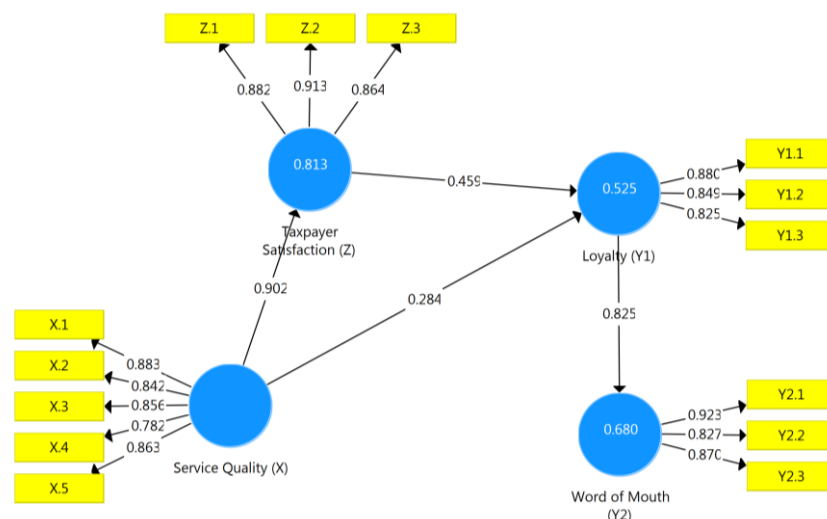
Figure 2. PLS Research Model

The results of the inner weight value in Figure 2 above show that the Loyalty variable is influenced by the variables of Service Quality, Taxpayer Satisfaction, and Relational Commitment. In contrast, the Word of Mouth variable is influenced by Service Quality, Taxpayer Satisfaction, Relational Commitment, and Loyalty which is described in the structural equation below.

$$Z = 0{,}902 \ X$$

Y1 = 0.284 X + 0.459 Z
Y2 = 0.825 Y1

2. *R-Square*

Assessing the model with PLS begins by looking at the R-square for each latent dependent variable. Changes in the value of R-square can be used to assess the effect of certain independent latent variables on the latent dependent variable whether it has a substantive effect. For endogenous latent variables in the structural model, which have R2 results of 0.75 indicating that the model is "strong," R2 of 0.50 indicates that the model is "moderate," R2 of 0.25 indicates that the model is "weak" (Ghozali, 2016). The PLS output is as described below:

Table 3. R-Square Value

	R Square
Service Quality (X)	
Taxpayer Satisfaction (Z)	0.813
Loyalty (Y1)	0.525
Word of Mouth **(Y2)**	0.680

Based on the results of testing the R-square value above, it can be interpreted that:
1. The independent variable of Service Quality that affects the Taxpayer Satisfaction variable in the structural model has an R2 value of 0.813, which indicates the "Strong" model.
2. The independent variables of Service Quality and Taxpayer Satisfaction that affect the Loyalty variable in the structural model have an R2 value of 0.525, which indicates the "Moderate" model.
3. The variables of Service Quality, Taxpayer Satisfaction, and loyalty that affect the Word of Mouth variable have an R2 value of 0.680, indicating the "moderate" model.

The suitability of the structural model can be seen from Q2, as follows:

$$\begin{aligned} Q^2 &= 1 - [(1 - R1)*(1 - R2)*(1 - R3)] \\ &= 1 - [(1 - 0.813)*(1 - 0.525)*(1 - 0.680)] \\ &= 1 - [(0.187)*(0.475)*(0.320)] \\ &= 1 - [0.028] \\ &= 0.972 \end{aligned}$$

The results of the Q2 calculation show that the Q2 value is 0.972, which indicates that the Q2 value is "strong." According to Ghozali (2016), the value of Q2 can measure how well the model and the estimated parameters generate the observed values. So the value of Q2 predictions made by the model is considered to have predictive relevance.

7.2 Hypothesis Test

To answer the research hypothesis, the t-statistics can be seen in Table 4 below:

Table 4. Hypothesis Testing Results

	Original Sample	Sample Mean	(STDEV)	T Statistics
Service Quality (X) -> Taxpayer Satisfaction (Z)	0.902	0.903	0.026	34.371
Taxpayer Satisfaction (Z) -> Loyalty (Y1)	0.459	0.459	0.135	3.393
Service Quality (X) -> Loyalty (Y1)	0.284	0.286	0.144	1.968
Loyalty (Y1) -> Word of Mouth (Y2)	0.825	0.827	0.037	22.147
Service Quality (X) -> Taxpayer Satisfaction (Z) -> Loyalty (Y1)	0.414	0.415	0.125	3.297

Based on the results of hypothesis testing shown in the table above, it can be described that:
a. Service quality significantly affects Taxpayer Satisfaction because the T statistic value is 34,371, which means it is more significant than 1.96.
b. Taxpayer Satisfaction significantly affects loyalty because the T statistic value is 3.393, which means it is more significant than 1.96.
c. Service quality significantly affects loyalty because the T statistic value is 1,968, which means it is more significant than 1.96.
d. Loyalty significantly affects Word of Mouth because the T statistic value is 22,147, which means it is more significant than 1.96.
e. Service quality significantly affects Loyalty through Taxpayer Satisfaction because the T statistic value is 3.297, which means it is more significant than 1.96.

8. Discussion

a. The Effect of Service Quality on Taxpayer Satisfaction
Based on the results of hypothesis testing, the T-Statistic value is 34,371, or > 1.96, so that it can be concluded that the service quality variable directly has a significant effect on taxpayer satisfaction. Thus, the first hypothesis, which reads "Service Quality Affects Taxpayer Satisfaction," is declared accepted and proven genuine.
The results of this study are in line with the findings of research conducted by Febrina (2020) significantly. The variables of physical evidence, reliability, responsiveness, and empathy affect the variable of Taxpayer Satisfaction. According to Darmawanto (2015), the level of satisfaction of taxpayers depends on the level of service quality. The higher the quality of service, the higher the satisfaction of taxpayers. Conversely, the lower the service quality, the lower taxpayer satisfaction will be. Partially, physical evidence, reliability, competence, courtesy, access, communication, and the ability to understand customers partially have a significant effect on taxpayer satisfaction.

b. The Effect of Taxpayer Satisfaction on Loyalty
Based on the results of hypothesis testing, the T-Statistic value is 3.393, or > 1.96, so it can be concluded that the taxpayer satisfaction variable directly has a significant effect on loyalty. Thus,

the second hypothesis, which reads "Service Quality Affects Loyalty," is declared accepted and proven genuine.

The findings in this study are in line with the research findings conducted by Sefnedi & Indra (2013). They found in their research that restaurant taxpayer satisfaction has a significant effect on restaurant taxpayer loyalty. The higher the satisfaction felt by restaurant taxpayers in receiving restaurant tax services from the restaurant tax service unit at the Regional Revenue Service of West Pasaman Regency, the higher the loyalty level of restaurant taxpayers.

c. The Effect of Service Quality on Loyalty
Based on the results of hypothesis testing, the T-Statistic value is 1,968, or > 1.96, so it can be concluded that the service quality variable directly has a significant effect on loyalty. Thus, the third hypothesis, which reads "Taxpayer Satisfaction Affects Loyalty," is declared accepted and proven genuine.

The results of this study support the findings of Sefnedi & Indra (2013). They prove in their research that the dimensions of empathy, reliability, responsiveness and assurance directly affect the loyalty of restaurant taxpayers.

d. The Effect of Loyalty on the Word of Mouth
Based on the results of hypothesis testing, the T-Statistic value is 22,147, or > 1.96, so it can be concluded that the Loyalty variable directly has a significant effect on the Word of Mouth. Thus, the fourth hypothesis, which reads "Loyalty Affects Word of Mouth," is declared accepted and proven genuine.

The results of this study support the findings of Titing & Wonua (2020), which prove that customer loyalty has a positive and significant effect on word of mouth. A business must maintain long-term relationships with its customers, and loyal customers will provide financial benefits and business success. Customers who have a loyal attitude can be used as a mascot in spreading positive information to other potential customers.

e. The Effect of Service Quality on Loyalty Through Taxpayer Satisfaction
Based on the results of indirect hypothesis testing, the T-Statistic value is 3.297, or > 1.96, so it can be concluded that Service Quality has a significant influence on Loyalty through Taxpayer Satisfaction. Thus, the fifth hypothesis, which reads "Service Quality affects Loyalty through Taxpayer Satisfaction," is declared accepted and proven genuine.

9. Conclusion
Based on the results of the analysis and hypothesis testing that have been carried out, it can be concluded that service quality affects taxpayer satisfaction and loyalty. This shows that the better the quality of services provided, the higher the satisfaction and loyalty of taxpayers. The results in this study also prove that taxpayer satisfaction affects loyalty which indicates that the higher the satisfaction felt by the taxpayer, the higher the possibility of the taxpayer's loyalty. Furthermore, these results find that loyalty affects word of mouth, which indicates that if the

taxpayer has high loyalty, the higher the likelihood of recommending to others by doing word of mouth activities. The finding also found that service quality has a significant influence on loyalty through taxpayer satisfaction. Therefore, in the future, it is hoped that the Directorate General of Taxes can improve the quality of services, especially in e-SPT services, which can facilitate taxpayers in paying their taxes.

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