MAGISTER MANAJEMEN-UNISSULA
SAMaJ
SULTAN AGUNG MANAGEMENT JOURNAL

E-Customer Loyalty Development Model Based On E-Service Quality and Trust of Corporate Taxpayers in Using the Coretax Application

Wahyono[1)] & Ibnu Khajar[2)]
[1)]Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: Wahyono.std@unissula.ac.id
[2)]Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: ibnu@unissula.ac.id

Abstract. *This study aims to examine a model for enhancing e-customer loyalty influenced by e-service quality and trust in the Coretax application used by corporate taxpayers. The research employed a descriptive quantitative design. The population consisted of 1,253 corporate taxpayers registered at the Madya Tax Office (KPP Madya) in Semarang. A sample of 152 taxpayers was selected using a non-probability purposive sampling technique. Data were collected through a questionnaire distributed via Microsoft Forms. The data analysis technique used was Structural Equation Modeling - Partial Least Squares (SEM-PLS). The results show that both e-service quality and trust significantly enhance e-customer loyalty. E-service quality has a positive and significant effect on e-customer loyalty. Additionally, trust partially mediates the effect of e-service quality on e-customer loyalty. Based on these findings, it is recommended that electronic services such as Coretax undergo continuous monitoring and evaluation to enable ongoing improvements. This, in turn, can strengthen public trust and loyalty toward the services provided by the Directorate General of Taxes (DJP).*

Keywords: *Customer; Loyalty; Quality.*

1. Introduction

The State Budget (APBN) is the government's primary tool for achieving public welfare through economic management. Over time, the APBN has become a multifunctional policy instrument used to achieve national goals. This is evident in the composition and size of the budget within the APBN, which directly reflects the direction and objectives of public services (Kurniawan and Taufiq, 2024).

In terms of state revenue (2016-2020), revenue from the tax sector is the largest source of revenue compared to revenue from the non-tax sector and grants (Setiawati et al., 2022). This means that tax revenues contribute the most to state revenue because they contribute the most funds to the state budget (Fakhruzy, 2020).

In this context, taxpayer compliance is essential to increasing state revenue from the tax sector. Taxpayer compliance is defined as the act of obeying and being aware of the orderly

payment and reporting of periodic and annual tax obligations of taxpayers in the form of a group of individuals and/or capital that constitutes a business in accordance with applicable tax regulations. Agun et.al., 2022). Taxpayer compliance in fulfilling tax obligations and rights in an orderly manner is expected to encourage increased state revenue. One effort the government can make to improve taxpayer compliance is to provide good service to taxpayers. Improving service quality and quantity is expected to increase taxpayer loyalty, thereby increasing tax compliance (Wibowo et al., 2020).

In addition to providing good service, taxpayer compliance is also influenced by trust (Afrinia et al., 2020). The Indonesian public's lack of trust in tax administration contributes to low tax compliance. Therefore, the government must focus on building trust to increase public awareness of tax compliance. Darmin Nasution also expressed a similar sentiment, stating that tax revenue targets can be achieved if there is trust between taxpayers and officials (Sitardja and Waluyo, 2020).

One of the government's efforts to improve services and build taxpayer trust is by creating an e-system program (Syafii and Kushartanto, 2023). Leveraging technological advances, the government, through the Directorate General of Taxes, provides electronic-based facilities to facilitate taxpayers in fulfilling their tax obligations, namely through the e-System program. The e-taxation system is a modernization of taxation using information technology to simplify taxpayer reporting. The e-taxation system is divided into e-registration, e-filing, e-SPT, and e-billing (Suriyati et al., 2022). Finally, The Directorate General of Taxes has combined various separate e-Systems into one system called the Core Tax Administration System (SIAP) or Coretax Administration System (Prayoga, 2024).

Many studies have investigated the effect of e-service quality on customer loyalty, but they have yielded mixed results. Ashiq and Hussain (2024) found that e-service quality significantly influenced customer loyalty among e-commerce users in Pakistan. This finding suggests that good digital service quality can enhance customer loyalty in the context of online commerce. Conversely, a study by Pratiwi et al. (2021) on OVO digital wallet users in Malang City yielded different results. The study concluded that e-service quality did not significantly influence e-loyalty, indicating possible differences in user characteristics or service expectations across digital service contexts.

2. Research Methods

This research is explanatory research. Sekaran and Bougie (2016) explain that explanatory research is a type of research that aims to explain the relationship between variables and to understand the causes and effects of phenomena that occur. This research focuses on answering the questions "why" and "how" a phenomenon occurs, as well as identifying the factors that influence these relationships. These variables include: e-service quality, trust and e-customer loyalty.

3. Results and Discussion

This section presents a statistical overview of the respondents' conditions. This respondent description provides some brief information about the conditions of the respondents studied. The research was conducted by distributing research questionnaires from May 19, 2025, to June 16, 2025, to 453 Corporate Taxpayers registered at the Semarang Medium Tax Office. The results of the research questionnaire distribution obtained 152 questionnaires that were completely completed and could be processed according to the specified sampling criteria. The description of the respondents in this case can be presented according to the characteristics of the respondents shown in Table.

Table Respondent Description

No	Characteristics	Total Sample n=152	
		Amount	Percentage (%)
1.	Gender		
	Man	35	23%
	Woman	117	77%
2.	Age		
	15 – 24	6	4%
	25 – 34	61	40%
	35 – 44	45	30%
	45 – 54	32	21%
	55 – 64	6	4%
	> 64	2	1%
3.	Last education		
	SENIOR HIGH SCHOOL	16	11%
	DI / D-III	30	20%
	D-IV / S1	101	66%
	S2	5	3%
Source: Processed primary data, 2025			

Based on table it is reported that of the 152 research respondents, the majority were women, namely 117 people (77%). In terms of age characteristics, it is known in table 4.1 that the majority of respondents were aged 25-34 years, as many as 61 respondents (40%), then aged 35-44 as many as 45 respondents (30%), aged 45-54 as many as 32 respondents (21%), aged 55-64 and aged 15-24 as many as 6 respondents (4%) and the least were aged over 64 years as many as 2 respondents (1%).

Based on table above, it can be seen that the majority of respondents had a D-IV/S-1 level of education, namely 101 respondents (66%). For respondents with a DI/D-III level of education, there were 30 respondents (20%), respondents with a high school education were 16 respondents (11%), and respondents with a S-2 level of education were 5 respondents (3%).

In this section, descriptive analysis is conducted to obtain an overview of respondents' responses to the research variables. This analysis is conducted to obtain perceptions about

respondents' tendencies to respond to the indicator items (questions) used to measure these variables and to determine the status of the variables under study.

The variable descriptions are grouped into three categories based on the average value of each indicator of the studied variable. According to Widodo (2022), if a measurement scale of 1–5 is used and the range criteria used are 1.33, the interpretation of the values is as follows: high/good category, with a score of 3.67–5.00; medium category, with a score of 2.34–3.66; and low category, with a score of 1.00–2.33.

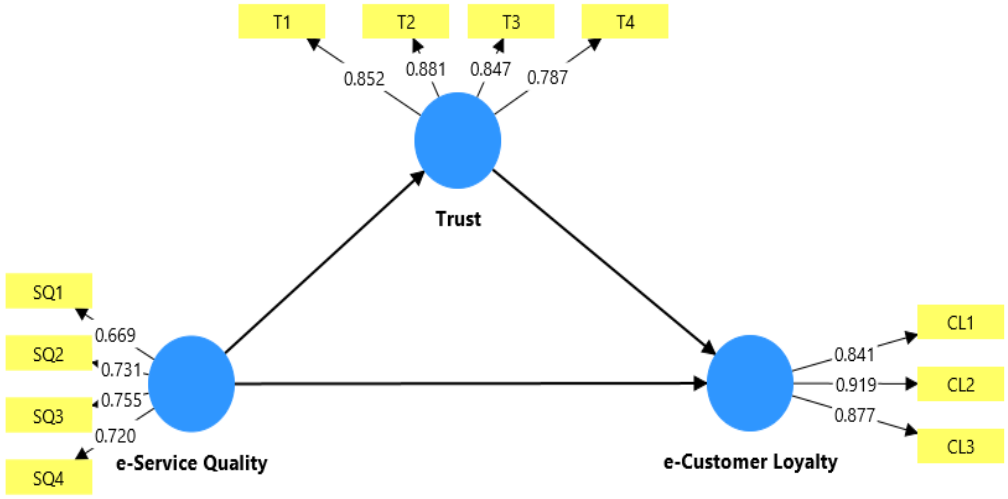

Figure Outer Model *Source: Processed Primary Data, 2025*

In the outer model test, there are three latent variables followed by their respective construct variables. E-Service Quality (SQ) has four construct variables, Trust (T) has four construct variables, e-customer loyalty (CL) has three construct variables.

a. Assessing the Outer Model

1) *Convergent Validity*

Convergent Validity This was tested by examining the bootstrapping results on the outer loading value. According to Ghozali and Kusuma dewi (2023), an indicator is considered to meet convergent validity in the good category if the outer loading value is >0.7. The following are the outer loading values for each indicator in the research variables.

In addition to observing outer noise, convergent validity can also be determined through other methods, namely by looking at the average variance extracted (AVE) value. A good model requires a value above 0.5 for each indicator.

Table *Average Variant Extracted*

Variables	AVE
Trust	0.710
e-Customer Loyalty	0.774

e-Service Quality	0.518
Source: Processed Primary Data, 2025	

Based on the data presented in Table above, it is known that the AVE values for the variables trust, e-Customer Loyalty, and e-Service Quality are >0.5. Thus, it can be stated that each variable has good discriminant validity. All indicators of a construct can represent the construct as a whole, and there is no need to delete indicators for subsequent measurements.

2) *Discriminant Validity*

Discriminant validity was measured using the Fornell Lacket Criterion, HTMT, and Cross-Loading. The test results for each variable can be explained as follows:

a) Fornell Lacker Criterion Test Results

This test is conducted by examining the root value of the Average Variance Extract (AVE) compared to the correlation between constructs. This test meets the Fornel Larcker Criterion if the root of the AVE is greater than the correlation between variables.

Table Test Value *Discriminant Validity* with *Fornell-Lacker Croterion*

	Trust	***e-Customer Loyalty***	***e-Service Quality***
Trust	**0.842**		
e-Customer Loyalty	0.689	**0.880**	
e-Service Quality	0.707	0.685	**0.720**
Source: Processed Primary Data, 2025			

Table shows that the AVE root value is higher than the correlation values between the other constructs. This indicates that the constructs in the estimated model have met the criteria for high discriminant validity.

b) Results of the Heterotrait-monotrait ratio (HTMT) test

Validity testing using the Heterotrait-monotrait ratio (HTMT) criterion was conducted by examining the HTMT matrix. The accepted HTMT criterion was <0.9, indicating that the discriminant validity test was acceptable.

Structural model evaluation using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach is a crucial step in assessing the quality and feasibility of the model. This stage aims to test the relationships between latent constructs and assess the predictive power and overall stability of the model. According to Ghozali and Kusumadewi (2023), structural model evaluation is conducted to ensure that the causal relationships assumed in the model have adequate empirical support. This evaluation process not only focuses on the significance of the relationships between variables but also considers the magnitude of the influence, the accuracy of the predictions, and the potential for multicollinearity issues that could affect the interpretation of the research results.

In this study, the evaluation of the structural model (inner model) was carried out using SmartPLS software version 4.1 through several testing stages which include: (1) coefficient of determination (R^2) to measure the ability of exogenous constructs to explain endogenous variables, (2) predictive relevance (Q^2) to assess the model's ability to produce accurate predictions, (3) effect size (f^2) to determine the contribution of each exogenous construct to the endogenous variable, (4) path coefficient to test the significance of the direct relationship between constructs, (5) indirect effect to identify the mediating influence, (6) mediation analysis using the Variance Accounted For (VAF) value, and (7) multicollinearity testing (VIF) to ensure there is no high correlation between predictors. The results of each testing stage form the basis for drawing conclusions regarding the feasibility and validity of the research model used.

PLS (Partial Least Square) Model Scheme

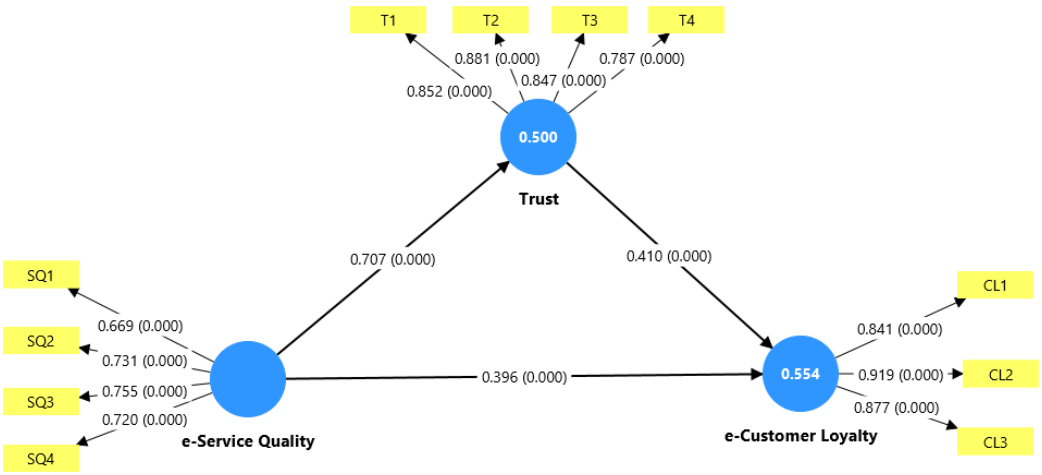

Figure Inner Model Source: Processed Primary Data, 2025

Structural Model Evaluation (inner model) was conducted to examine the relationships between constructs, significance values, and R-square of the research model. The evaluation results are as follows:

(1) R-Square Test Results

The coefficient of determination (R-square) is used to measure the extent to which an independent variable can explain the variation in the dependent variable. The adjusted R-square value is used to correct for the number of predictors in the model, particularly in models with more than one independent variable. The following table presents the R-square and adjusted R-square values for the endogenous constructs in this research model:

Table *R-Square*

Construct	*R-square*	*R-square adjusted*
Trust	0.500	0.497
e-Customer Loyalty	0.554	0.548

Source: Processed Primary Data, 2025

Based on the results in table it is known that the R-square value of 0.500 in the Trust construct indicates that 50% of the variation in the Trust variable can be explained by the exogenous construct in the model, namely e-Service Quality. The R-square value of 0.554 in the e-Customer Loyalty construct indicates that 55.4% of the variation in customer loyalty can be explained by the Trust and e-Service Quality variables. According to Ghozali and Kusumadewi (2023), the interpretation of the R-square value in the PLS-SEM model is as follows: if the R-square value ≥ 0.75, then the model has substantial (strong) predictive power. If the R-square value is in the range of 0.50 to 0.75, then the model's predictive power is categorized as moderate. Meanwhile, the R-square value in the range of 0.25 to 0.50 indicates that the model has weak predictive power.

Based on these criteria, the R-square value for the Trust and e-Customer Loyalty constructs falls into the moderate category, indicating that the model adequately explains the influence of its independent variables on both constructs. The small difference between the R-square and adjusted R-square values indicates that the model does not experience overfitting and remains stable despite the number of predictors used.

The structural model in this study demonstrated moderate explanatory power for the endogenous variables Trust and e-Customer Loyalty. This indicates that the exogenous constructs used in the study are sufficiently strong in explaining variation in both constructs and supports the model's suitability for further hypothesis testing.

(2) Q-Square Test Results

Q2Predict analysis was used to assess the predictive relevance of the model against endogenous constructs. The results of the smartPLS test are shown in the following table:

Table *Q-Square*

Construct	Q^2predict	RMSE	MAE
Trust	0.482	0.734	0.585
e-Customer Loyalty	0.457	0.749	0.572
Source: Processed Primary Data, 2025			

Based on the Q-square test results in Table the Q^2predict value for the trust construct is 0.482, while for e-customer loyalty it is 0.457. Referring to the interpretation criteria of Ghozali and Kusumademi (2023), a Q^2predict value above 0.35 indicates that the model has high predictive ability for these constructs. Thus, this model has good predictive relevance in predicting the trust and e-customer loyalty variables.

Furthermore, the Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) values for both constructs were below 1, ranging from 0.572 to 0.749, indicating that the model's

prediction error rate was within reasonable limits. These values support the finding that the model has fairly good predictive accuracy and shows no indication of overfitting.

Overall, the PLS Predict analysis results indicate that the developed model has high predictive power for the Trust and e-Customer Loyalty constructs. Therefore, this model can be considered suitable for predictive purposes in the context of this research.

(3) F-square Test Results

The f^2 test is used to evaluate the relative influence of exogenous constructs on endogenous constructs in a structural model. The f^2 value indicates how much an independent variable contributes to the R-square of the dependent construct, after the construct is included or removed from the model.

The following table presents the f^2 values based on the results of data processing with smartPLS 4.0:

Table *F-Square*

Construct	***Trust***	***e-Customer Loyalty***	***e-Service Quality***
Trust		0.188	
e-Customer Loyalty			
e-Service Quality	1,001	0.175	
Source: Processed Primary Data, 2025			

The interpretation of the f-square test results based on Ghozali and Kusumadewi (2023) is as follows: an f^2 value between 0.02 and less than 0.15 indicates a small influence; an f^2 value between 0.15 and less than 0.35 indicates a moderate influence; while an f^2 value of 0.35 or more represents a large influence.

Based on Table, the f^2 value of 1.001 for the influence of e-Service Quality on Trust indicates that e-Service Quality has a significant influence on Trust. This indicates that e-service quality is a very dominant factor in shaping user trust in the digital tax services studied.

The f^2 value of e-Service Quality's influence on e-Customer Loyalty is 0.175, which falls into the moderate influence category. This means that e-service quality has a significant contribution to directly shaping customer loyalty, although not as significant as its contribution to Trust.

The f^2 value of Trust's Influence on e-Customer Loyalty of 0.188 also falls into the moderate influence category, indicating that user trust moderately influences customer loyalty. This supports the importance of Trust as an intermediary variable in the model. In other words, Trust has a strong position as an important partial mediator in bridging the influence of e-service quality on customer loyalty.

(4) Multicollinearity Test Results – Variance Inflation Factor (VIF)

The Variance Inflation Factor (VIF) test was conducted to detect potential multicollinearity between exogenous constructs (independent variables) in a structural model. Multicollinearity occurs when two or more exogenous constructs have a high correlation, which can disrupt the stability of path coefficient estimates in a PLS-SEM model. The following table shows the VIF values for each path in the model:

Table *Variance Inflation Factor (VIF)*

Connection	VIF	Sample mean (M)	5.0%	95.0%
e-Service Quality -> e-Customer Loyalty	2,001	2,060	1,712	2,473
e-Service Quality -> Trust	1,000	1,000	1,000	1,000
Trust -> e-Customer Loyalty	2,001	2,060	1,712	2,473
Source: Processed Primary Data, 2025				

Table shows that all VIF values in the model are below the general threshold set by experts, namely 10 (Ghozali and Kusumadewi, 2023). The VIF test results indicate that there are no multicollinearity problems between constructs in the model. All VIF values are below the threshold of 3.3, indicating that each exogenous construct contributes uniquely to explaining the endogenous variable. Thus, the structural model can be interpreted reliably and stably, without interference from high correlations between predictors.

Hypothesis Testing:

Hypothesis testing in this study was conducted by examining the t-statistics, p-values, and path coefficients. The research hypothesis is accepted if the p-values are <0.05 and the t-statistic is ≥1.96. The following are the results of the hypothesis test obtained through the inner model using the bootstrapping procedure in smartPLS:

Table *Patch Coefficient*

Connection	*Original sample (O)*	*Sample mean (M)*	*Standard deviation (STDEV)*	*T statistics (|O/STDEV|)*	*P values*
e-Service Quality -> e-Customer Loyalty	0.396	0.385	0.104	3,818	0,000
e-Service Quality -> Trust	0.707	0.712	0.039	18,282	0,000
Trust -> e-Customer Loyalty	0.410	0.419	0.095	4,293	0,000
Source: Processed Primary Data, 2025					

(1) The influence of trust on e-customer loyalty

Based on Table 4.18, the coefficient value of 0.410 indicates that trust has a positive and significant influence on e-customer loyalty. With a t-statistic of 4.293 (> 1.96) and a p-value of 0.000 (< 0.05), this relationship is declared significant at the 95% confidence level. This

indicates that the greater the user's trust in the service, the higher their loyalty. The conclusion of this analysis means that the first hypothesis proposed can be accepted because the trust variable is significant on e-customer loyalty.

(2) The influence of e-service quality on e-customer loyalty

Based on Table 4.18, the path coefficient of 0.396 indicates a positive and significant influence of e-service quality on e-customer loyalty. With a t-statistic value of 3.818 (> 1.96) and a p-value of 0.000 (< 0.05), this influence is statistically significant. This means that the higher the user's perception of e-service quality, the higher their loyalty to the service. The conclusion of this analysis means that the second hypothesis proposed can be accepted because the e-service quality variable is significant on e-customer loyalty.

(3) The influence of e-service quality on trust

Based on table, the path coefficient of 0.707 indicates that E-Service Quality has a very strong positive influence on Trust. The very high t-statistic value of 18.282 (> 1.96) and p-value = 0.000 (< 0.05) indicate that this influence is very significant statistically. This confirms that good service quality plays a significant role in building user trust in digital services. The conclusion of this analysis means that the third hypothesis proposed can be accepted because the e-service quality variable is significant on trust.

(4) Indirect Effect on Mediation Effect

The indirect effect test was conducted to determine the magnitude of the indirect effect between variables. This test used the t-statistic method and p-values. The intervening variables in this study are said to be able to mediate the influence of exogenous (independent) variables on endogenous (dependent) variables if the p-values are <0.05 and the t-statistic is ≥1.96. The following are the results of the specific indirect effects test using the smartPLS application:

Table *Specific Indirect Effects*

Connection	***Original sample (O)***	***Sample mean (M)***	***Standard deviation (STDEV)***	***T statistics (|O/STDEV|)***	***P values***
e-Service Quality -> Trust -> e-Customer Loyalty	0.290	0.300	0.075	3,859	0,000
Source: Processed Primary Data, 2025					

Based on Table, it is known that the p-value is 0.000 (<0.05), while the t-statistic value is 3.859 (≥ 1.96). Thus, the indirect relationship between e-service quality → trust → e-customer loyalty has a coefficient of 0.290 and is significant at 5%. Based on the estimation results, the indirect effect value is 0.290, with a t-statistic = 3.859 and p-values = 0.000. Because the p-value <0.05, this indirect effect is statistically significant.

This means that e-Service Quality significantly influences e-Customer Loyalty through Trust as a mediating variable. The higher the user's perception of e-service quality, the higher their trust in the service, ultimately increasing customer loyalty indirectly. These results indicate that Trust plays an important and significant mediating role in bridging the relationship between e-service quality and customer loyalty.

According to Ghozali and Kusuma dewi (2023), VAF values ranging from 20% to 80% indicate partial mediation. Therefore, it can be concluded that trust partially mediates the effect of e-service quality on e-customer loyalty. This means that part of the effect of e-service quality on customer loyalty is explained through trust, while the other part is explained directly. The conclusion of this analysis means that the fourth hypothesis is accepted because the trust variable mediates the effect of e-service quality on e-customer loyalty.

Discussion:

This study aimed to determine the influence of e-service quality and trust on e-customer quality among corporate taxpayers at the Semarang Medium Tax Office (KPP Madya). The data collection method, which involved distributing online questionnaires (an online survey), created the possibility of bias in the form of respondents' tendency to provide relatively positive or neutral answers. This could be due to respondents' desire to avoid assessments that could potentially create a negative impression of the Directorate General of Taxes. This phenomenon is known as social desirability bias, which is a condition where respondents tend to provide answers that are socially considered more acceptable than conveying their true perceptions.

The existence of this bias has implications for the research results, which show that the e-service quality and trust variables are in the "moderate" category. Interpretation of these results requires consideration of the possibility of distortion in responses due to respondents' social and psychological factors. Furthermore, it is important to acknowledge the limited technical understanding of some respondents regarding specific aspects, such as data security and system reliability, which may impact the accuracy of their assessments.

1) The Influence of Trust on e-Customer Loyalty

The first hypothesis states that trust has a positive effect on e-customer loyalty. The test results show that trust has a positive and significant effect on e-customer loyalty with a coefficient of 0.410 and a t-statistic of 4.293 ($p < 0.000$). These results strengthen trust's position as a key element in building customer loyalty, particularly in the context of digital-based services. Taxpayer trust in the security, integrity, and commitment of the Directorate General of Taxes in managing digital services has been proven to encourage active involvement and loyalty in using the Coretax application.

The f^2 value of 0.188 indicates that trust has a moderate influence on e-customer loyalty. Therefore, strong trust will encourage taxpayers to continue using the Coretax application, recommend it, and provide positive feedback on their user experience. These results align

with research by Chmeis & Zaiter (2024) and Hameed et al. (2024), which states that trust is a crucial foundation for maintaining customer loyalty in the digital service era.

Customer loyalty is formed primarily through a sense of security regarding data privacy (privacy protection belief) and perceived safety, reinforced by belief in the integrity and care of the service provider (benevolence). These four factors build trust, which ultimately drives loyal behavior such as repeat use, positive recommendations, and favorable impressions of the service.

2) The Influence of e-Service Quality on e-Customer Loyalty

The second hypothesis states that e-service quality has a positive effect on e-customer loyalty. The results of the study indicate that e-service quality has a positive and significant effect on e-customer loyalty, with a path coefficient of 0.396 and a t-statistic value of 3.818 ($p < 0.000$). This means that Corporate Taxpayers' perceptions of the quality of electronic services through the Coretax application can encourage user loyalty, such as repeat use, recommendations to others, and positive impressions of the digital tax service system.

However, this influence is considered moderate, as indicated by an f^2 value of 0.175. This means that although e-service quality makes a significant contribution to building user loyalty, it is not the sole determinant. This is consistent with Pham et al.'s (2023) finding that e-customer loyalty in digital services is often also influenced by trust and perceived value.

Based on the dominant order of indicators based on outer loading values, it is confirmed that customer loyalty is primarily formed through guaranteed data security (privacy) and system reliability, which are reinforced by responsiveness and efficiency. The combination of these four creates a satisfying service experience both technically and emotionally, thereby increasing e-customer loyalty in both behavioral and attitudinal terms.

3) The Influence of e-Service Quality on Trust

The third hypothesis states that e-service quality has a positive effect on trust. The results of the study indicate that e-service quality has a significant positive effect on trust, with a path coefficient of 0.707 and a t-statistic of 18.282 ($p < 0.000$). This indicates that positive perceptions of Coretax's e-service quality can build corporate taxpayer trust in the tax system and institutions. This finding aligns with research by Nguyen and Uong (2024) and Oktafeza et al. (2024) which states that e-service quality is a significant factor in shaping trust among digital service users.

This influence is formed through the contribution of each indicator, with the order of dominance based on the outer loading value on e-service quality being privacy (outer loading 0.755), reliability (outer loading 0.731), responsiveness (outer loading 0.720), and efficiency (outer loading 0.669). Meanwhile, the order of dominance of indicators on the trust variable is as follows: privacy protection belief (outer loading 0.881), perceived safety (outer loading 0.852), integrity (outer loading 0.847), and benevolence (outer loading 0.787). These results

indicate that the more the coretax application is able to protect personal information and tax data, the more it will encourage taxpayers' confidence that their privacy will be protected.

Overall, these results indicate that trust is formed through a combination of benevolence, supported by responsiveness, efficiency, privacy, and consistent system performance. This dominant order of indicators confirms that trust can be optimally achieved if improvements are made that maintain strengths in responsiveness and efficiency, while simultaneously strengthening privacy and significantly increasing reliability.

4) The Mediation Role of Trust in the Relationship between e-Service Quality and e-Customer Loyalty

The Variance Accounted For (VAF) analysis showed a value of 42.2%, which falls into the partial mediation category. This indicates that trust partially mediates the effect of e-service quality on e-customer loyalty. This indicates that improving e-service quality not only directly impacts taxpayer loyalty (e-customer loyalty) but also indirectly influences loyalty through increased levels of trust.

Empirically, these findings support the theory that trust is a psychological factor capable of transforming positive perceptions of service quality into long-term behavioral commitments. In the context of using the Coretax application, service quality, including efficiency, reliability, privacy, and responsiveness, will shape taxpayers' positive perceptions of the Tax Authority's performance. However, these positive perceptions will only manifest optimally in the form of loyal behavior, such as repeated application use, recommendations to others, and positive impressions, if accompanied by a high level of trust in the service provider.

4. Conclusion

Based on research the following conclusions can be drawn from the e-customer loyalty development model based on e-service quality and corporate taxpayer trust in the use of the Coretax application: *e-Service Quality*has a positive and significant effect on Trust, meaning that improving the quality of electronic services can strengthen Taxpayers' trust in the digital tax system. *e-Service Quality*has a positive and significant effect on e-Customer Loyalty, which shows that the better the service perceived, the higher the taxpayer's loyalty to using and recommending the Coretax application *Trust* has a positive and significant effect on e-Customer Loyalty, which indicates that taxpayer loyalty can be increased through building trust in systems and institutions. *Trust*partially mediates the relationship between e-Service Quality and e-Customer Loyalty. This means that improving service quality will have a stronger impact on loyalty if accompanied by increased taxpayer trust.

5. References

Afrinia, Analisa, Novianty, N. & Yusri, Y. (2024). Pengaruh Tingkat Kepercayaan Dan Lingkungan Wajib Pajak Terhadap Kepatuhan Membayar Pajak dengan Niat Sebagai

Variabel Moderasi. Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (Jebma), 4(3), 2072–2079. https://doi.org/10.47709/jebma.v4i3.4474

Agun, W. A. N. U., Datrini, L. K., & Amlayasa, A. B. (2022). Kepatuhan wajib pajak dalam memenuhi kewajiban perpajakan orang pribadi. Wicaksana: Jurnal Lingkungan Dan Pembangunan, 6(1), 23-31.

Arslan, I. K. (2020). The importance of creating customer loyalty in achieving sustainable competitive advantage. Eurasian Journal of Business and Management, 8(1), 11-20.

Ashiq, R., & Hussain, A. (2024). Exploring the effects of e-service quality and e-trust on consumers'e-satisfaction and e-loyalty: insights from online shoppers in Pakistan. Journal of Electronic Business & Digital Economics, 3(2), 117-141.

Bajwa, F. A., Fu, J., Bajwa, I. A., Ahmad, S., & Mahmood, F. (2025). Factors influencing usage and loyalty for payment app customers in Saudi Arabia. Acta Psychologica, 255, 104961.

Bohórquez Gómez-Millán, M. R., Lara Bocanegra, A., Teva Villén, M. R., García Fernández, J., Grimaldi Puyana, M., & Gálvez Ruiz, P. (2024). From e-service quality to behavioral intention to use e-fitness services post COVID-19 lockdown: When a crisis changes the social mindset. Heliyon, 10 (9), e30382.

Chmeis, S. T. J. E., & Zaiter, R. (2024). The Impact of E-Service Quality on E-Loyalty Through the Mediating Effects of E-Satisfaction and E-Trust in Lebanon. Journal of Law and Sustainable Development, 12(2), e2770-e2770.

Direktorat Jenderal Pajak (2024) Laporan Tahunan DJP 2023

Fakhruzy, A. “Peranan Hukum Pajak Dalam Upaya Mewujudkan Tujuan Negara”. Transparansi Hukum, vol. 3, no. 2, Aug. 2020, doi:10.30737/transparansi.v3i2.932.

Ghozali, I. & Kusumadewi, K. A. (2023). Partial Least Squares 'Konsep, Teknik dan aplikasi Menggunakan Program SmartPLS 4.0' Edisi 1. Semarang: Yoga Pratama

Gunawan, F., Gunawan, G., & Baharuddin, S. M. (2024). Analysis of E-service Quality and Trust on Customer Satisfaction and its Implications on Loyality. Journal Dimensie Management and Public Sector, 5(3), 1-14.

Hameed, I., Chatterjee, R. S., Zainab, B., Tzhe, A. X., Yee, L. S., & Khan, K. (2024). Navigating loyalty and trust in the skies: The mediating role of customer satisfaction and image for sustainable airlines. Sustainable Futures, 8, 100299.

Haron, R., Abdul Subar, N., & Ibrahim, K. (2020). Service quality of Islamic banks: satisfaction, loyalty and the mediating role of trust. Islamic Economic Studies, 28(1), 3-23.

Ighomereho, O. S., Afolabi, T. S., & Oluwakoya, A. O. (2023). Impact of E-service quality on customer satisfaction: a study of internet banking for general and maritime services in Nigeria. Journal of Financial Services Marketing, 28(3), 488-501.

Kothari, C. R. (2004). Research methodology: Methods and techniques. New Delhi: New Age International.

Kotler, P., & Keller, K. L. (2016). Marketing Management (15th ed.). Pearson Education

Kurniawan, M. R., & Taufiq, M. (2024). Pelaksanaan Undang-Undang No 30 Tahun 2014 Tentang Administrasi atas Penyalahgunaan Wewenang oleh Pejabat Pemerintah Dikaitkan dengan Belanja APBN Di Candipuro. Innovative: Journal Of Social Science Research, 4(3), 5251-5261.

Mulyati, Y., & Ismanto, J. (2021). Pengaruh Penerapan E-Filing, Pengetahuan Pajak dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak pada Pegawai Kemendikbud. Jurnal Akuntansi Berkelanjutan Indonesia, 4(2), 139-155.

Nguyen, N., & Uong, L. (2024). The impact of e-service quality on customer satisfaction and trust in online shopping – A case study of the generation Z. Science & Technology Development Journal: Economics- Law & Management, 8(1), 5017-5028. https://doi.org/https://doi.org/10.32508/stdjelm.v8i1.1305

Oktafeza, A., Akmal, H., & Arsyi, W. A. (2024). Enhancing Consumer Satisfaction: E-Service Quality, E-Trust, E-Wom, and Linkaja Sharia Services. Al Urwah: Sharia Economics Journal, 2(01), 10-22.

Oliver, R. L. (2015). Satisfaction: A behavioral perspective on the consumer. New York: Routledge

Pham, L., Limbu, Y. B., Le, M. T. T., & Nguyen, N. L. (2023). E-government service quality, perceived value, satisfaction, and loyalty: evidence from a newly emerging country. Journal of Public Policy, 43(4), 812-833.

Pratiwi, L., Sunaryo, S., & Mugiono, M. (2021). The effect of e-service quality on e-loyalty mediated by e-trust and brand image variables: A study on OVO E-Wallet application users in Malang City. International Journal of Research in Business and Social Science (2147- 4478), 10(6), 56–62. https://doi.org/10.20525/ijrbs.v10i6.1364

Prayoga, D. (2024). Pengunaan Commercial Off-The-Shelf Pada Pembaruan Sistem Inti Administrasi Perpajakan. Neraca: Jurnal Ekonomi, Manajemen dan Akuntansi, 2(8), 23-30.

Saoula, O., Shamim, A., Suki, N. M., Ahmad, M. J., Abid, M. F., Patwary, A. K., & Abbasi, A. Z. (2023). Building e-trust and e-retention in online shopping: the role of website design, reliability and perceived ease of use. Spanish Journal of Marketing-ESIC, 27(2), 178-201.

Sekaran, U., & Bougie, R. (2016). Research methods for business: A skill building approach. West Sussex: John Wiley & Sons