

ANALYSIS OF BRAND IMAGE AND TRUST TOWARDS TAXPAYER LOYALTY IN LUBUK PAKAM DISTRICT THROUGH TAXPAYER COMMITMENT

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Abstract

This study aims to analyze the influence of brand image and trust on taxpayer loyalty with commitment as an intervening variable in taxpayers registered in Lubuk Pakam District. The background of this study departs from the phenomenon of low taxpayer loyalty indicated by formal compliance without being followed by sustainability in tax payments. This study uses a quantitative approach with a survey method on 97 respondents determined by the Slovin formula from a population of 3,875 taxpayers. Data were analyzed using Partial Least Square (PLS) through validity, reliability, R-square, and path analysis tests. The results show that brand image has a positive but insignificant effect on loyalty, while brand image has a positive and significant effect on commitment. Trust is proven to have a positive and significant effect on both loyalty and commitment. In addition, commitment has a positive and significant effect on taxpayer loyalty. The indirect effect test shows that commitment mediates the influence of brand image and trust on taxpayer loyalty. The R-square value of 0.639 for commitment and 0.809 for loyalty indicates that this research model has strong explanatory power. This study concludes that increasing taxpayer loyalty in Lubuk Pakam District is more effective through strengthening commitment, built on positive perceptions of brand image and trust in tax institutions. The results are expected to provide input for tax authorities in formulating public service and communication strategies oriented towards sustainably increasing taxpayer loyalty.

Keywords: *brand image, trust, commitment, loyalty*

INTRODUCTION

Taxes are mandatory contributions to the state and are compulsory for both individual and corporate taxpayers, based on the law. They do not receive direct compensation and are used to the maximum extent possible for the needs of the state, thus creating a just, prosperous, and prosperous society, according to Law Number 7 of 2021. The results of tax revenue are used to finance national development, government administration, and the implementation of other national programs. Because tax revenue plays a crucial role in running the government, the level of taxpayer compliance and loyalty in fulfilling their tax obligations is a determining factor in increasing the optimization of tax revenue. This is not easy because the government still has many challenges to face, especially in increasing awareness and the active participation of all taxpayers. To improve this, a strategic approach is needed by creating a brand image and trust among taxpayers, thereby fostering high loyalty in paying taxes. Loyalty is a form of long-term attachment and commitment demonstrated by individuals to an organization or institution, reflected in a consistent attitude, a desire to maintain relationships, and a readiness to provide support despite the presence of various other alternatives (Han & Hyun, 2018). In the context of taxation, taxpayer loyalty is demonstrated through continued compliance, awareness of paying taxes on time, and support for applicable tax policies. This loyalty is not only important for ensuring optimal state revenue but also reflects the government's success in building trusting relationships with the public. Therefore, to build strong loyalty from taxpayers, strategic efforts are needed to build a positive brand image for tax institutions, because a positive perception of the institution's image will strengthen trust and increase taxpayers' emotional attachment to fulfilling their tax obligations. *Brand image*Brand image is a collective perception formed by the public's experiences, information, and impressions of an entity, including government institutions such as the Directorate General of Taxes. In the context of taxation, a positive brand image can increase taxpayer trust and a sense of responsibility in fulfilling their tax obligations. A professional, transparent, and responsive image of a tax

institution will strengthen the emotional and rational relationship between taxpayers and the tax institution. A study by Prasetyo et al. (2023) shows that perceptions of a tax institution's brand image significantly influence taxpayer loyalty, mediated by trust and satisfaction with tax services. This demonstrates that building a strong image is not only important for the private sector but also a strategic element in managing state revenues by increasing tax compliance and loyalty. A positive institutional image will create perceptions of credibility, integrity, and consistency, which ultimately build taxpayer trust in the tax authority as a reliable and service-oriented institution. Trust is a crucial foundation for the relationship between the government and taxpayers. Trust refers to taxpayers' confidence that the tax authorities will act fairly, transparently, and professionally in managing their tax obligations. In the tax context, a high level of trust in tax institutions can increase voluntary compliance and taxpayer loyalty. Research shows that when taxpayers perceive that tax authorities are fair, provide clear and helpful services, and treat them with respect, they tend to have a positive attitude toward the tax system and are willing to continue fulfilling their tax obligations (Kornhauser, 2022).

Therefore, building and maintaining taxpayer trust is a crucial strategy for encouraging loyalty and active participation in fulfilling tax obligations. The Lubuk Pakam Tax Service Office (KPP Pratama) is a vertical unit of the Directorate General of Taxes, operating within the Deli Serdang Regency government, including Lubuk Pakam District, the district's capital. This KPP plays a strategic role in collecting regional tax revenue and encouraging public tax compliance. The phenomenon of low taxpayer loyalty remains a challenge, particularly in Lubuk Pakam District itself. Although the level of tax awareness has generally increased, a number of taxpayers still fulfill their obligations formally and unsustainably, such as by obtaining a Taxpayer Identification Number (NPWP) without regularly paying taxes. This indicates a fundamental problem in building long-term loyalty. One cause is the taxpayer's perception of the tax institution's brand image, which is suboptimal, both in terms of service quality, information clarity, and public communication approaches. Furthermore, trust in the system and tax officials has not yet been fully established, particularly regarding professionalism and transparency in tax payments. Therefore, increasing taxpayer loyalty in this region needs to be supported by strategies that strengthen the brand image and build public trust comprehensively and sustainably.

Research on the relationship between brand image and customer loyalty has yielded mixed results depending on the sector context and other mediating factors. Some studies found a positive and significant relationship. Wijaya et al.'s (2022) study found that a strong brand image can strengthen customer loyalty in the higher education sector through perceived quality and emotional attachment. Similarly, Tahir, Adnan, & Saeed (2024) found in a systematic review of 79 empirical studies that brand image has a positive and significant influence on customer loyalty. This relationship occurs both directly and indirectly through customer satisfaction as a mediating variable. A strong brand image can increase customer trust, perceived value, and emotional attachment, ultimately contributing to the formation of long-term loyalty in various sectors, including public services. However, a study by Haryanto and Hamzah (2022) found conflicting results, showing that brand image and brand trust have a significant influence on student loyalty. However, the influence of brand image on loyalty is not direct, but rather through the mediation of student satisfaction as an intervening variable. This indicates that building a positive image of an educational institution must be accompanied by increased satisfaction to effectively increase loyalty. Siti Aisah and Yuswono (2021) also reported similar findings, finding that brand image has a positive and significant effect on customer satisfaction, and customer satisfaction has a significant positive effect on customer loyalty. Furthermore, customer satisfaction acts as a full mediating variable linking brand image and loyalty. This means that the influence of brand image on loyalty does not occur directly, but rather through increased customer satisfaction, particularly in government, particularly public services.

Trust is a crucial factor in shaping customer and taxpayer loyalty. Numerous previous studies have demonstrated a positive and significant relationship between trust and loyalty. Research by Shelvi & Rachmawati (2025) found that public trust in the government has a positive and significant impact on voluntary tax compliance, with a path coefficient of 0.575 ($p < 0.01$). Taxpayers tend to be more compliant when they perceive transparency and fairness in the government's tax revenue management, as well as credible leadership. Research by Rahayuningsih and Putra (2023) shows that trust in the government and tax authorities has a positive impact on tax compliance. Furthermore, the variables voice (the opportunity to express opinions/input) and empathy (the delivery of information about tax utilization that touches the heart) have been shown to moderate the relationship, such that the stronger the voice and empathy, the stronger the impact of trust on tax compliance. Meanwhile, trust in the use of government funds does not directly affect compliance. These findings indicate that when individuals feel confident in the reliability, integrity, and security of an institution or service, they are more likely to maintain long-term relationships and engage in repeat actions, such as repeat purchases or compliance with obligations. However, not all studies have found a consistent relationship between trust and loyalty. Some studies suggest that trust does not always have a

direct impact on loyalty. Rachmawati and Syafarudin (2022) demonstrated that in the context of a government e-catalogue, trust does not always have a direct impact on user loyalty. This relationship tends to be mediated by satisfaction, so increasing loyalty requires improving service quality and user satisfaction, not just increasing trust alone. Similarly, Camellia and Putra (2023) concluded that public trust in the tax authorities and the government does not statistically significantly influence taxpayer compliance in Indonesia. The factor that significantly influences compliance is technology mastery, while trust is not a primary determinant of taxpayer compliance. These differences in results suggest that the role of trust can be contextual, depending on the type of service, user characteristics, and mediating variables involved in shaping loyalty. Various previous studies have revealed inconsistent results regarding the relationship between brand image and trust on customer and taxpayer loyalty. This indicates a research gap, as the direct relationship between brand image and trust on loyalty is not always positive. To bridge this gap, a mediating variable is needed that can strengthen the influence of brand image and trust on loyalty. One relevant and crucial variable in the tax context is taxpayer commitment.

Commitment is a crucial element in explaining long-term individual behavior, including in the context of compliance and loyalty to an institution. Generally, commitment can be understood as a strong intention to maintain a relationship and involvement with an entity or activity (Meyer & Allen, 1991). In the context of taxation, taxpayer commitment refers to a taxpayer's willingness and internal determination to consistently fulfill their tax obligations, not solely due to legal obligations, but also due to a sense of social responsibility, trust in the institution, and a perception of mutual benefit (Alabede, 2018). Research by Lestari and Prasetyo (2022) shows that taxpayer commitment plays a crucial role in bridging the gap between trust in tax institutions and loyalty in paying taxes. In other words, trust alone is not enough to create loyalty without a psychological attachment and commitment from the taxpayer. Similar results were also demonstrated in a study by Haron et al. (2015), which confirmed that affective and normative taxpayer commitment are key factors in increasing voluntary compliance. High commitment not only drives loyalty in the form of repeated compliance but also increases other positive behaviors such as voluntary reporting and avoiding tax evasion. Therefore, in developing a taxpayer behavior model, commitment serves not only as an individual variable but also as an important mediator in explaining how variables such as brand image and trust can more effectively influence loyalty. This makes commitment a strategic variable that should not be overlooked in formulating policies to improve taxpayer compliance and loyalty.

LITERATURE REVIEW

Theoretical Framework

Loyalty

Understanding Loyalty

Pratama and Santoso (2022) define taxpayer loyalty as the level of taxpayers' desire to continue paying taxes voluntarily without coercion, which is formed through trust, the reputation of the tax authority, and satisfaction with the ease of tax administration.

Factors Influencing Loyalty

Pratama & Santoso (2022) identified several main factors that influence taxpayer loyalty, namely:

- 1) Trust
 - The level of taxpayer trust in the integrity, fairness and transparency of tax authorities.
 - This trust is formed from experience in tax services, clarity of regulations, and fairness of tax law enforcement.
- 2) Reputation
 - Positive image and reputation of tax authorities in the eyes of the public.
 - Reputation is formed from a track record of service, complaint handling, and successful tax management.
- 3) Taxpayer Satisfaction
 - The level of taxpayer satisfaction with tax administration services, ease of access to information, and speed of service.
- 4) Tax Service Quality
 - Aspects of professionalism of tax officers, clarity of procedures, and tax technology facilities that support taxpayer convenience.

Loyalty Indicators

According to Pratama & Santoso (2022), taxpayer loyalty can be measured by several main behavioral indicators, namely:

- 1) Willingness to Pay Taxes on Time

Taxpayers have a commitment to always pay taxes before the due date.

- 2) Willingness to Comply with Tax Regulations
Taxpayers must comply with tax reporting correctly and in accordance with the provisions.
- 3) Loyalty in Using Tax Services
Taxpayers choose to remain registered and take advantage of the facilities provided by the tax authorities.
- 4) Willingness to Support Tax Policy
Must
Taxes support tax programs and policies implemented by the government.
- 5) Willingness to Inform or Recommend Tax Compliance to Others
Taxpayers encourage others to comply and pay taxes.

Commitment

Understanding Commitment

Ramadhani (2023) describes taxpayer commitment as a consistent attitude to pay taxes on time and in the correct amount, driven by the values of honesty, a sense of responsibility, and trust in the tax authorities.

Commitment Indicator

According to Ramadhani (2023), taxpayer commitment is measured through several behavioral and attitudinal indicators as follows:

- 1) Consistency in Paying Taxes
Taxpayers always try to pay taxes on time and according to regulations, without delay or avoidance.
- 2) Willingness to Comply without Direct Supervision
Taxpayers remain tax compliant even though they are not directly supervised or audited by the tax authorities.
- 3) Awareness of Responsibility as a Citizen
Taxpayers believe that paying taxes is a moral obligation to support development.
- 4) Willingness to Understand Tax Rules
Taxpayers strive to increase their knowledge of tax procedures, regulations and policies.
- 5) Participation in Tax Socialization or Activities
Taxpayers actively participate in tax socialization, counseling, or discussions as a form of commitment.

Trust

Understanding Trust

Lestari & Pramono (2021) explain taxpayer trust as the level of individual belief that the government manages tax revenues honestly and uses them for the benefit of the wider community.

Trust Indicator

According to Lestari & Pramono (2021), taxpayer trust is measured through five indicators, namely:

- 1) Information Transparency
Taxpayers are confident that the government will convey information on tax use openly and clearly.
- 2) Tax Official Integrity
Taxpayers believe that tax officers work honestly and do not use their positions for personal gain.
- 3) Tax Policy Fairness
Taxpayers believe the tax system is applied fairly, without discrimination, and according to economic capacity.
- 4) Quality Tax Services
Taxpayers believe tax services are accessible, friendly, and helpful in fulfilling obligations.
- 5) Accountability of Tax Use
Taxpayers believe that taxes are truly used for public interest and development.

Brand image

Understanding Brand Image

Brand image As the image of a tax institution (Pratama & Santoso, 2022), brand image in the context of taxation is the public's perception and reputation of the tax authority or office that influences taxpayer trust and compliance.

Brand Image Indicators

According to Pratama & Santoso (2022), the brand image of the tax authority can be measured through five main indicators:

- 1) Perception of Tax Service Quality
Taxpayers rate tax services as fast, accurate, easily accessible, and friendly.
- 2) Reliability of Communication and Information
Taxpayers consider the information provided by the tax authorities to be clear, transparent, and easy to understand.
- 3) Tax Official Integrity
Taxpayers assess that tax officials work honestly, fairly, and according to the rules.
- 4) Reputation of Tax Institutions
Taxpayers consider the tax office to have a good image and reputation in society.
- 5) Experience of Interaction with Tax Services
Taxpayers are satisfied with their experience interacting with the tax office.

Conceptual Framework

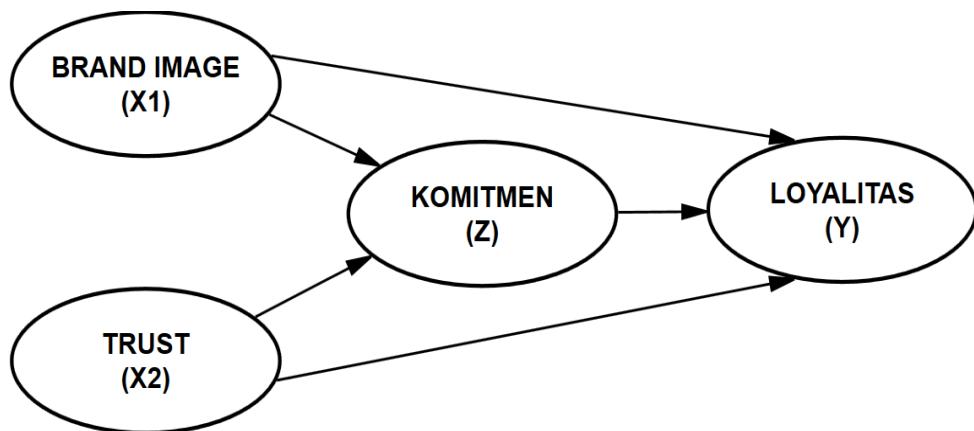


Figure 1. Conceptual Framework

Research Hypothesis

- H1: Brand image has a positive and significant effect on taxpayer loyalty in Lubuk Pakam District.
- H2: Brand image has a positive and significant influence on taxpayer commitment in Lubuk Pakam District.
- H3: Trust has a positive and significant effect on taxpayer loyalty in Lubuk Pakam District.
- H4: Trust has a positive and significant influence on taxpayer commitment in Lubuk Pakam District.
- H5: Commitment has a positive and significant effect on taxpayer loyalty in Lubuk Pakam District.
- H6: Brand image has a positive and significant effect on loyalty through taxpayer commitment in Lubuk Pakam District.
- H7: Trust has a positive and significant effect on loyalty through taxpayer commitment in Lubuk Pakam District.

RESEARCH METHOD

Types of research

The type of research used by the researchers was quantitative. This type of research was conducted to tailor research and analyze brand image and trust, influencing taxpayer loyalty in Lubuk Pakam District through taxpayer commitment.

Research Location and Research Time

The research was conducted in Lubuk Pakam District, with registered taxpayers as the subjects. The study was conducted over three months, from July to October 2025.

Population and Sample

This study used a population of 3,875 taxpayers, consisting of village treasurers in Lubuk Pakam District. The Slovin formula was used for sampling.

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{3.875}{1 + 3.875(0,1)^2}$$
$$n = \frac{3.875}{40}$$
$$n = 97$$

So the sample in this study was 97 taxpayers who came from treasurers.

Research Data Sources

The data sources used in this study are primary data.

RESULTS AND DISCUSSION

Outer Model Analysis

Outer Model Analysis using *PLS Algorithm*, produce:

Validity Test

Table 1. Values Outer Loadings

	Brand Image	Commitment	Loyalty	Trust
X1.1	0.919			
X1.2	0.915			
X1.3	0.915			
X1.4	0.860			
X1.5	0.859			
X2.1				0.880
X2.2				0.889
X2.3				0.852
X2.4				0.826
X2.5				0.850
Y.1			0.852	
Y.2			0.865	
Y.3			0.864	
Y.4			0.802	
Y.5			0.805	
Z.1		0.852		
Z.2		0.854		
Z.3		0.871		
Z.4		0.857		
Z.5		0.861		

Source: Smart PLS Output, 2025

Based on the values in Table 1 above, it shows the results of testing the outer model through the loading factor value /Outer loadings: All indicators for each variable have loading values ≥ 0.70 . This indicates that each indicator measured is valid and robust. Therefore, it can be concluded that all items in the questionnaire meet the validity criteria, as shown in the following figure.

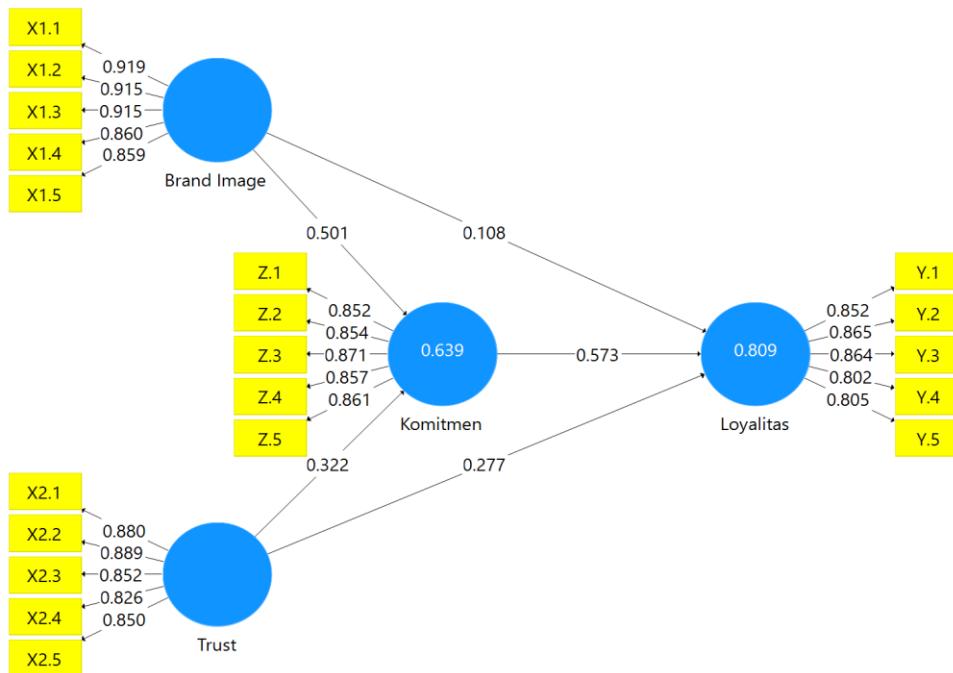


Figure 1. Outer Loading

In this study there is an equation and the equation consists of two substructures for substructure 1:

$$Z = \beta_1 X_1 + \beta_2 X_2 + e_1$$

$$Z = 0.501 X_1 + 0.322 Z + e_1$$

For substructure 2:

$$Y = \beta_2 X_1 + \beta_3 X_2 + \beta_3 Z + e_2$$

$$Y = 0.108 X_1 + 0.277 X_2 + 0.573 Z + e_2$$

Reliability Test

Table 2. Construct Reliability and Validity Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Image	0.937	0.937	0.952	0.800
Commitment	0.912	0.914	0.934	0.738
Loyalty	0.894	0.895	0.922	0.702
Trust	0.912	0.914	0.934	0.739

Source: Smart PLS Output, 2025

Table 2 above shows that the Cronbach's Alpha and Composite Reliability values for all constructs are above 0.70. This indicates that all indicators have high internal consistency and can be relied upon to measure their respective constructs. Therefore, the research instrument is deemed reliable and suitable for use in testing the structural model.

Coefficient of Determination (R²)

Evaluating a model with PLS begins by examining the R-square for each dependent latent variable. The table below shows the results of R-square estimation using SmartPLS.

Table 3. R Square Results

	R Square	R Square Adjusted
Commitment	0.639	0.635
Loyalty	0.809	0.806

Source: Smart PLS, 2025

In table 3 there is an R square value on both dependent variables for the commitment variable there is an R square value of 0.639 meaning the influence of brand image and trust is 0.639 or 63.9% the rest is on other variables outside the model. The R square value of loyalty is 0.809 meaning brand image, trust and commitment are 0.809 or 80.9% the rest is on other variables outside the model.

Structural Model Testing (Inner Model)

Hypothesis Testing

Direct Influence Between Variables

The direct influence between variables can be seen in the path coefficients. The data processing results show the direct influence values, as shown in the following table.

Table 4. Path Coefficients (Direct Effect)

	Original Sample	T Statistics	P Values	Conclusion
Brand Image -> Loyalty	0.108	1,053	0.293	Rejected
Brand Image -> Commitment	0.501	3,786	0,000	Accepted
Trust -> Loyalty	0.277	2,956	0.003	Accepted
Trust -> Commitment	0.322	2,293	0.022	Accepted
Commitment -> Loyalty	0.573	6,309	0,000	Accepted

Source: Smart PLS Output, 2025

In the results of Table 4, there are direct influence values as follows:

1. Brand image has a positive but not significant effect on loyalty with a t-statistic value of 1.053 is below 1.96 and a significance value of 0.293 is above 0.05, meaning that brand image has no significant effect on loyalty because the significance value is above 0.05. This finding is inconsistent with previous research, which found that brand image has a positive and significant effect on loyalty at PT. Asuransi Sinar Mas Denpasar (Widjaja et al., 2021). Similarly, research conducted by Caesario & Agustin (2025) found that brand image has a positive and significant effect on loyalty at Bank Syariah Indonesia KC Medan S. Parman.
2. Brand image has a positive and significant influence on commitment with a t-statistic value of 3,786 A significance value of 0.000 is above 1.96 and a significance value of 0.000 below 0.05, indicating that brand image significantly influences commitment, as the significance value is below 0.05. This research aligns with research that states that brand image has a positive and significant effect on commitment (Nida et al., 2023).
3. Trust has a positive and significant effect on loyalty with a t-statistic value of 2.956 above 1.96 and a significance of 0.003 below 0.05, meaning trust has a significant effect because the significance value is below 0.05. The results of this study are consistent with previous research, namely that trust has a positive and significant effect on loyalty (Budi, 2025).
4. Trust has a positive and significant effect on commitment with a t-statistic value of 2.293 above 1.96 and a significance level of 0.022 below 0.05, indicating that trust has a significant effect on commitment because the significance value is below 0.05. The results of this study are consistent with previous research, indicating that trust has a positive and significant effect on commitment (Nur, 2023).
5. Commitment has a positive and significant effect on loyalty with a t-statistic value of 6.309 above 1.96 and a significance level of 0.000 below 0.05, indicating that commitment significantly influences loyalty because the significance value is below 0.05. The results of this study are consistent with previous research, indicating that commitment has a positive and significant effect on loyalty (Alvionota, 2024).

Indirect Influence Between Variables

The indirect influence between variables can be seen in the specific indirect effects values. The data processing results show the indirect effect values, as shown in Table 5 below.

Table 5. Specific Indirect Effects

	Original Sample	T Statistics	P Values	Conclusion
Brand Image -> Commitment -> Loyalty	0.287	2,935	0.003	Accepted
Trust -> Commitment -> Loyalty	0.184	2,238	0.026	Accepted

Source: Smart PLS, 2025

In table 5 there is an indirect influence between variables which will be explained as follows:

1. Brand image has a positive and significant influence on loyalty through commitment with a t-statistic value of 2,935 above 1.96 and a significance value of 0.003 below 0.05 means that commitment acts as an intervening variable between brand image and loyalty.
2. Trust has a positive and significant influence on loyalty through commitment with a t-statistic value of 2.238 below 1.96 and a significance value of 0.026 below 0.05 means that commitment acts as an intervening variable between trust and loyalty.

CONCLUSION

1. Brand image has a positive but insignificant effect on taxpayer loyalty in Lubuk Pakam District.
2. Brand image has a positive and significant influence on taxpayer commitment in Lubuk Pakam District.
3. Trust has a positive and significant influence on taxpayer loyalty in Lubuk Pakam District.
4. Trust has a positive and significant influence on taxpayer commitment in Lubuk Pakam District.
5. Commitment has a positive and significant influence on taxpayer loyalty in Lubuk Pakam District.
6. Brand image has a positive and significant influence on loyalty through taxpayer commitment in Lubuk Pakam District.
7. Trust has a positive and significant influence on loyalty through taxpayer commitment in Lubuk Pakam District.

SUGGESTION

1. The lowest-scoring loyalty statement was "I support the tax policies established by the government." Therefore, the recommendation is that the government should continue to increase transparency in tax management. Public support for tax policies will be strengthened if the public clearly sees how the taxes they pay are used. For example, by increasing the number of easily accessible and understandable public reports regarding revenue realization and its use for infrastructure development, education, health, or social assistance. This transparency will foster trust, thereby increasing taxpayer compliance voluntarily, not solely due to legal obligations.
2. The lowest-scoring commitment statement is "I am always consistent in paying taxes every tax period." In this regard, the government/tax office should improve the quality of service, particularly in providing assistance and education to compliant taxpayers. Taxpayers who consistently pay their taxes deserve appreciation in the form of fast, friendly, and informative service. With ongoing assistance and education, the tax office not only maintains the compliance of existing taxpayers but also encourages other taxpayers to emulate this behavior.
3. Trust, with the lowest score, stated, "I am satisfied with the service provided by the tax office. The government and tax offices should maintain the existing good quality of service while continuing to innovate digital-based service systems to make things easier for taxpayers. Taxpayer satisfaction is a key indicator of the success of tax reform. By maintaining excellent service standards and developing digital innovations, the government can strengthen public trust and encourage sustainable tax compliance.
4. The lowest-scoring brand image statement was "My experience interacting with tax services has always been positive. The government and tax offices should continue to maintain consistent, good service and add interactive communication channels to strengthen relationships with taxpayers. Positive taxpayer experiences demonstrate the success of existing services. However, consistency and expansion of communication channels—for example, through official chatbots, online consultation services, or social media—would make it easier for taxpayers to obtain information and solutions quickly, thereby increasing public satisfaction and trust.

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