The Role of Commitment in Mediating the Effect of Relationship Marketing on Tax Payment Decisions at the Lubuk Pakam Primary Tax Office

Togi Hamonangan Panjaitan, Elfitra Desy Surya, Kiki Farida Ferine

Abstract

This study aims to analyze the effect of relationship marketing on tax payment decisions, with taxpayer commitment as an intervening variable, at the Lubuk Pakam Primary Tax Office. This study employs a quantitative approach using a survey method. The research sample consisted of 334 respondents selected using probability sampling with the Slovin formula. Data were collected via a questionnaire using a Likert scale and analyzed using Partial Least Squares-based Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 3.0. The results indicate that relationship marketing has a positive and significant effect on taxpayer commitment and the decision to pay taxes. Furthermore, taxpayer commitment has a positive and significant effect on the decision to pay taxes. The results of the indirect effect test indicate that commitment significantly mediates the effect of relationship marketing on the decision to pay taxes. The coefficient of determination indicates that relationship marketing explains 15.8 percent of taxpayer commitment, while tax payment decisions are explained by relationship marketing and commitment by 48.5 percent. These findings suggest that strengthening the long-term relationship between tax officials and taxpayers through a relationship marketing approach can enhance commitment, which ultimately encourages an increase in tax payment decisions at the Lubuk Pakam Primary Tax Office.

Keywords: Relationship Marketing, Taxpayer Compliance, Tax Payment Decisions

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Introduction

The decision to pay taxes is a fundamental aspect of the tax system because it reflects taxpayers' willingness to fulfill their tax obligations voluntarily, on time, and consistently. The World Bank (2025) emphasizes that tax compliance is determined not only by regulatory and punitive measures but also by behavioral factors such as trust, service experiences, and the quality of the relationship between tax authorities and taxpayers. This indicates that behavioral and relational approaches are becoming increasingly important in enhancing tax compliance.

In the Indonesian context, the Directorate General of Taxes continues to strive to improve taxpayer compliance through various strategies, including enhancing service quality and strengthening relationships with taxpayers. The Lubuk Pakam Primary Tax Office (KPP Pratama), as one of the DGT's operational units, serves a large and diverse taxpayer base, thus requiring a service approach that is not merely administrative but also based on long-term relationships capable of building taxpayer trust and loyalty.

Relationship marketing is a particularly relevant approach in the context of public tax services. Grönroos (2020) explains that relationship marketing focuses on building mutually beneficial, long-term relationships between an organization and its customers through trust, communication, satisfaction, and service quality. In the context of taxation, this approach aims not only to improve short-term compliance but also to foster a sustainable relationship between taxpayers and tax authorities.

However, the influence of relationship marketing on the decision to pay taxes does not always occur directly. Taxpayers do not immediately change their behavior simply because of a good relationship with tax authorities. A deeper internalization process is required, reflecting the taxpayer's psychological and moral commitment. In this regard, commitment serves as a crucial variable bridging this relationship.

Taxpayer commitment reflects a willingness, sense of responsibility, and moral commitment to consistently fulfill tax obligations. Afandi et al. (2024) state that taxpayer commitment is a form of awareness and belief in the importance of taxes, manifested in compliant behavior. A high level of commitment will encourage taxpayers to remain compliant despite obstacles such as administrative complexity or changes in the tax system.

Furthermore, the Theory of Planned Behavior (Ajzen, 2020) explains that individual behavior is influenced by intentions formed from attitudes, subjective norms, and perceived behavioral control. In this context, relationship marketing plays a role in building positive perceptions and good relationships, while commitment acts as an internal factor that strengthens taxpayers' intentions to pay taxes consistently.

Previous research has shown that relationship marketing influences consumer loyalty and behavior; however, these findings also indicate that its effects are often mediated by psychological variables such as commitment. Putra et al. (2024) found that relationship marketing—comprising communication, trust, and service quality—influences customer retention through the mechanism of long-term relationships. This indicates that commitment plays a crucial role as an intervening variable in explaining individuals' final behavior.

At the Lubuk Pakam Primary Tax Office (KPP Pratama), various efforts have been made to improve relationships with taxpayers through consultation services, outreach programs, and the use of digital services. However, there are still taxpayers who have not consistently fulfilled their tax obligations, indicating that the relationship marketing efforts implemented have not yet been fully effective in optimizing tax payment decisions.

Based on this description, this study is important for analyzing the role of commitment in mediating the influence of relationship marketing on tax payment decisions at the Lubuk Pakam Primary Tax Office. This study is expected to contribute to the development of more effective tax service strategies by strengthening relationships with and the commitment of taxpayers.

Literature Review

Payment Decisions

Definition of the Decision to Pay

According to Saptono and Khozen (2023), a taxpayer's decision to pay taxes is the taxpayer's tendency or intention to comply with tax obligations, formed through consideration of perceived fiscal benefits, tax morality, the fairness of the tax system, the level of tax complexity, and the role of tax authorities in enforcing compliance.

Indicators of the Decision to Pay

Indicators of tax payment decisions according to Prianto Budi Saptono & Ismail Khozen (2023):

1) Perceived Fiscal Exchange (PFE)
   Taxpayers feel that the taxes they pay are "exchanged" for commensurate public services (e.g., infrastructure, healthcare, education). The stronger this perception of exchange, the greater the intention to pay taxes.
2) Tax Morality
   This reflects taxpayers' moral or ethical stance toward their tax obligations. Taxpayers with a strong sense of tax morality tend to have a stronger intention to fulfill their tax obligations.
3) Tax Fairness
   The perception that the tax system is fair can increase the willingness to pay taxes. Taxpayers who feel they are treated fairly are more likely to decide to comply.
4) Tax Complexity
   The level of complexity in tax rules and administration has a negative impact. The more complex the tax system, the lower taxpayers' intention to pay.
5) Power of Authority
   Perceptions regarding the power of tax authorities (e.g., law enforcement, penalties) also influence the willingness to pay taxes. The stronger the perceived authority, the higher the tendency for taxpayers to comply.

Commitment

Definition of Commitment

According to Tantriangela (2023), taxpayer commitment is defined as a reflection of confidence in the tax system and the taxpayer's moral awareness to fulfill their tax obligations correctly and consistently. Commitment here refers to concrete actions driven by the desire to fulfill tax payment obligations—not merely administrative formalities—but rather a reflection of the taxpayer's moral awareness and sense of responsibility toward the state.

Indicators of Commitment

According to Tantriangela (2023), the indicators of commitment are as follows:

1) Taxpayers recognize that paying taxes is an obligation.
   This indicates that taxpayers are aware that paying taxes is a responsibility that must be fulfilled.
2) Taxpayers calculate their taxes in accordance with applicable regulations.
   This reflects procedural compliance with tax regulations in calculating the amount of tax due.
3) Taxpayers pay their taxes correctly.
   This indicator demonstrates certainty that payments are made in accordance with regulations, in the correct amount, on time, and without manipulation.
4) The expectation of being free from criminal tax penalties for those who comply.
   This indicates that commitment also includes the expectation of positive consequences (avoiding penalties) when one is compliant.
5) The hope of being exempt from tax audits for compliant taxpayers.
   This indicator reflects the expectation that compliant taxpayers will face lower administrative risks.

Relationship Marketing

Definition of Relationship Marketing
According to Grönroos (2020), Relationship Marketing is a strategic approach aimed at building and maintaining long-term, mutually beneficial relationships between an organization and its customers. In the context of taxpayers, Grönroos states that Relationship Marketing does not focus solely on one-time transactions, but rather on building sustainable relationships based on trust, satisfaction, and consistent communication between tax authorities and taxpayers. The primary goal is to foster long-term loyalty and commitment from taxpayers to fulfill their tax obligations.

Relationship Marketing Indicators
Relationship Marketing Indicators according to Grönroos (2020) for Taxpayers:

1) Taxpayer Satisfaction
   Positive experiences in interactions with the tax system.
2) Trust
   Taxpayers' confidence in the tax authority.
3) Two-Way Communication
   Open and transparent dialogue between taxpayers and tax authorities.
4) Long-Term Commitment
   Taxpayers' commitment to fulfilling their tax obligations over the long term.
5) Service Quality
   Efficient, prompt, and adequate service.
6) Shared Values
   The shared interests of taxpayers and the state regarding taxes.

Conceptual Framework

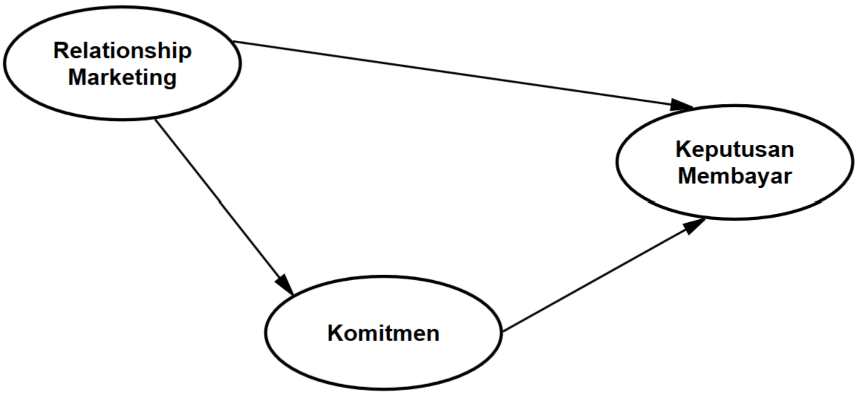

Figure 1. Conceptual Framework

Research Hypotheses

H_1: Relationship marketing has a positive and significant effect on the decision to pay taxes among taxpayers registered at the Lubuk Pakam Primary Tax Office.
H_2: Relationship marketing has a positive and significant effect on the commitment of taxpayers registered at the Lubuk Pakam Primary Tax Office.
H_3: Commitment has a positive and significant effect on the decision to pay taxes among taxpayers registered at the Lubuk Pakam Primary Tax Office.
H_4: Relationship marketing has a positive and significant effect on the decision to pay taxes through commitment as an intervening variable among taxpayers registered at the Lubuk Pakam Primary Tax Office.

Research Method
Type of Research

The type of research used is quantitative research. According to Sugiyono (2022), quantitative research is defined as a method grounded in the philosophy of positivism, used to study a specific population or sample; sampling techniques are generally conducted randomly; data collection uses research instruments; and data analysis is quantitative/statistical in nature, to test established hypotheses. This quantitative research was conducted to analyze the influence of relationship marketing and e-wom on the decision to pay taxes through commitment among taxpayers registered at the Lubuk Pakam Primary Tax Office.

Research Location and Timeframe

The research was conducted at the Lubuk Pakam Primary Tax Office, located at the State Finance Building, 2nd and 4th Floors, Jl. Pangeran Diponegoro No. 30A, Madras Hulu, Medan Polonia District, Medan City. The research was conducted over a period of 3 months, from May to August 2026.

Population and Sample

According to Sugiyono (2022), a population is a generalizable group consisting of objects or subjects that share specific characteristics identified by the researcher for study, from which conclusions are subsequently drawn. The population in this study consists of active individual taxpayers in the Medan Estate, Percut, and Cinta Damai neighborhoods within the Percut Sei Tuan subdistrict, Deli Serdang Regency. These three urban villages were selected as the study area because they are considered representative of the population of individual taxpayers within the jurisdiction of the Lubuk Pakam Primary Tax Office. The population size in this study is 2,022 active individual taxpayers, based on data from the Lubuk Pakam Primary Tax Office for the year 2026. Based on calculations using the Slovin formula with a 5% margin of error, the sample size used in this study is 334 active individual taxpayers. The sampling technique used in this study is probability sampling, as every member of the population has an equal chance of being selected as a respondent.

Research Data Sources

The data sources in this study consist of primary and secondary data. Primary data were obtained directly from respondents, namely individual taxpayers within the jurisdiction of the Lubuk Pakam Primary Tax Office. These data were collected through the distribution of questionnaires containing statements related to the variables of tax payment decisions, commitment, E-WOM, and relationship marketing.

Results

Outer Model Analysis

The *Outer Model* analysis, using *the PLS algorithm*, yielded the following results:

Validity Test

Table 1. Outer Loadings Values

	Decision to Pay	Commitment	Relationship Marketing
X1.1			0.775
X1.2			0.736
X1.3			0.866
X1.4			0.784
X1.5			0.786
X1.6			0.806
Y.1	0.725		
Y.2	0.846		
Y.3	0.762		
Y.4	0.837		
Y.5	0.821		

	Decision to Pay	Commitment	Relationship Marketing
Z.1		0.808	
Z.2		0.749	
Z.3		0.867	
Z.4		0.861	
Z.5		0.892	

Source: Smart PLS Output, 2025

Based on the values in Table 1 above, the results of the outer model test using factor loadings/outer loadings show that all indicators for each variable have loadings ≥ 0.70. This indicates that each indicator is measured validly. Therefore, it can be concluded that all items in the questionnaire meet the validity criteria, as shown in the following figure.

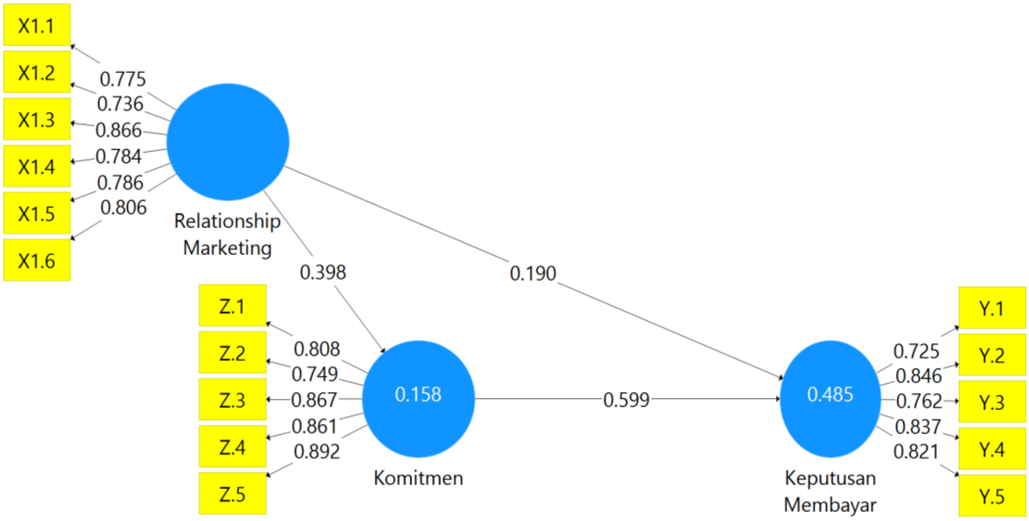

Figure 2. Outer Loadings

Reliability Test

Table 2. Construct Reliability and Validity Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Decision to Pay	0.858	0.866	0.898	0.640
Commitment	0.893	0.906	0.921	0.700
Relationship Marketing	0.882	0.885	0.910	0.629

Source: Smart PLS Output, 2025

From Table 2 above, the reliability test results show that the Cronbach's Alpha and Composite Reliability values for all constructs are above 0.70, and the AVE values are above 0.05. This indicates that all indicators have high internal consistency and are reliable in measuring their respective constructs. Therefore, the research instrument is deemed reliable and suitable for use in structural equation modeling.

Coefficient of Determination (R^2)

When evaluating a model using PLS, the analysis begins by examining the R-squared value for each latent dependent variable. The table below presents the estimated R-squared values obtained using SmartPLS.

Table 3. R-Square Results

	R-Square	Adjusted R-Square
Commitment	0.158	0.156

Payment Decision	0.485	0.482

Source: Smart PLS, 2025

Table 3 shows the R-squared values for both dependent variables. For the commitment variable, the R-squared value is 0.158; this means that relationship marketing accounts for 0.158, or 15.8%. The remainder is attributed to other variables outside the model. The R-squared value for the decision to pay is 0.485, meaning that relationship marketing and commitment account for 0.485 or 48.5%; the remainder is attributed to other variables outside the model.

Structural Model Testing (Inner Model)

Hypothesis Testing

Direct Effects Between Variables

Direct effects between variables can be seen in the *path coefficient* values. The data analysis results show that the direct effect values are presented in the following table.

Table 4. *Path Coefficients* (Direct Effects)

	Original Sample	T Statistics	P-Values	Conclusion
Relationship Marketing → Payment Decisions	0.190	4.205	0.000	Accepted
Relationship Marketing -> Commitment	0.398	8.639	0.000	Accepted
Commitment -> Decision to Pay	0.599	14,627	0.000	Accepted

Source: Smart PLS Output, 2025

Table 4 shows the following direct effect values:

1. Relationship marketing has a positive and significant effect on the decision to pay, with a t-statistic of 4.205 (above 1.96) and a p-value of 0.000 (below 0.05). This means that relationship marketing has a significant effect on the decision to pay because the significance level is below 0.05. These findings are consistent with previous research, which found that relationship marketing has a positive and significant effect on the decision to pay (Dewi et al., 2022).
2. Relationship marketing has a positive and significant effect on commitment, with a t-statistic of 8.639 (above 1.96) and a p-value of 0.000 (below 0.05). This means that relationship marketing has a significant effect on commitment because the p-value is below 0.05. These findings are consistent with previous research, which found that relationship marketing has a positive and significant effect on commitment (Nadifah & Amir, 2025).
3. Commitment has a positive and significant effect on the decision to pay, with a t-statistic of 14.627 (above 1.96) and a p-value of 0.000 (below 0.05). This means that commitment has a significant effect on the decision to pay because the p-value is below 0.05. These findings are consistent with previous research, which also found that commitment has a positive and significant effect on the decision to pay (Saragih et al., 2021).

Indirect Effects Among Variables

Indirect effects between variables can be seen in the *specific indirect effects* values. The data analysis results show that the indirect effect values are presented in Table 5 below.

Table 5. *Specific Indirect Effects*

	Original Sample	T Statistics	P Values	Conclusion
Marketing Relationship -> Commitment -> Payment Decision	0.238	7.508	0.000	Accepted

Source: Smart PLS, 2025

Table 5 shows the indirect effects between variables, namely: relationship marketing has a positive and significant effect on the decision to pay through commitment, with a t-statistic value of 7.508 above 1.96 and a significance level of 0.000 below 0.05. This means that commitment acts as an intervening variable between relationship marketing and the decision to pay.

Conclusion

1. Relationship marketing has a positive and significant effect on the decision to pay taxes among taxpayers registered at the Lubuk Pakam Primary Tax Office.
2. Relationship marketing has a positive and significant effect on the commitment of taxpayers registered at the Lubuk Pakam Primary Tax Office.
3. Commitment has a positive and significant effect on the decision to pay taxes among taxpayers registered at the Lubuk Pakam Primary Tax Office.
4. Relationship marketing has a positive and significant effect on the decision to pay taxes through commitment as an intervening variable among taxpayers registered at the Lubuk Pakam Primary Tax Office.

Research Recommendations (For Agencies/Companies)

1. Improving Relationship Marketing
   The Lubuk Pakam Tax Office is advised to strengthen its relationship marketing strategy by improving the quality of interactions with taxpayers, particularly in terms of two-way communication and consultation services. These improvements can be achieved by optimizing digital services, responding promptly to taxpayer inquiries, and adopting a more personalized approach to tax education.
2. Strengthening Taxpayer Commitment
   Agencies are advised to strengthen taxpayers' commitment through ongoing educational programs, outreach on the benefits of taxation, and efforts to raise taxpayers' sense of moral responsibility. A strong commitment will help improve taxpayers' consistency in paying taxes on time and in accordance with regulations.
3. Improving the Quality of Digital and Non-Digital Services
   The Lubuk Pakam Primary Tax Office needs to continue improving the quality of its services, both digital and in-person. Service systems must be made easier to understand, quicker to access, and more responsive to taxpayers' needs in order to increase satisfaction and encourage tax compliance.
4. Strengthening Tax Education and Communication Strategies
   Agencies are advised to develop more effective communication strategies through social media, websites, and in-person outreach activities. Providing clear, consistent, and easy-to-understand information will help improve taxpayers' understanding and compliance.

Suggestions for Future Researchers

1. Future researchers are advised to include additional variables beyond those in this study, such as tax literacy, perceptions of the risk of penalties, and trust in tax authorities. This is important because there are other factors that can influence the decision to pay taxes besides relationship marketing and taxpayer commitment.
2. Future research is recommended to use a longitudinal approach to observe changes in taxpayers' commitment and decisions over a specific period of time. This approach can provide a more dynamic picture of tax compliance behavior.
3. Future researchers are advised to expand the scope of their studies to other Tax Office (KPP) regions or across different regions. This aims to enhance the generalizability of the research findings and to compare taxpayer behavior across regions.
4. Future research is recommended to combine perception data with actual tax compliance data, such as the accuracy of tax return filings and actual tax payments. This can enhance the validity of the research findings.

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