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The Effect of Service Quality, Accessibility, and Public Promotion on Customer Satisfaction and Customer Loyalty among Face-to-Face SAMSAT Service Users in Central Kalimantan Province

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ABSTRACT
The One-Stop Administration System (SAMSAT) is Indonesia's primary institutional mechanism for motor vehicle tax collection and related administrative services. Despite its fiscal centrality, SAMSAT in Central Kalimantan Province continues to face persistent service-delivery challenges that suppress taxpayer satisfaction and loyalty, contributing to a chronically low motor vehicle tax payment compliance rate (approximately 33–35% during 2022–2024). This study investigates the direct and mediated effects of service quality, service accessibility, and public promotion/socialization on customer satisfaction and customer loyalty among face-to-face SAMSAT users in Central Kalimantan Province, grounded in Service-Dominant Logic as its overarching theoretical framework. A quantitative descriptive-verificative design was employed with a geographically stratified purposive sample of 280 respondents across all 14 administrative units (13 regencies and 1 city). Data were collected via structured five-point Likert-scale questionnaires. Instrument validity and reliability were confirmed through a pilot pre-test (n = 30). Common method bias was assessed using Harman's single-factor test. The hypothesised structural relationships and mediating mechanisms were tested using Partial Least Squares Structural Equation Modelling (PLS-SEM) via SmartPLS. All reflective measurement models satisfied convergent validity (AVE: 0.828–0.911), discriminant validity (Fornell–Larcker and HTMT < 0.90), and construct reliability (CR: 0.960–0.981) criteria. Service quality, accessibility, and public promotion each significantly enhanced customer satisfaction. Service quality and accessibility also exerted significant direct effects on customer loyalty; however, public promotion did not. Customer satisfaction significantly predicted loyalty and served as a partial mediator of service quality and accessibility, and as a full mediator of public promotion. The structural model demonstrated substantial explanatory power (R^2 satisfaction = 0.829; R^2 loyalty = 0.849) and good model fit (SRMR = 0.034; NFI = 0.913).

Keywords: Service Quality, Accessibility, Public Promotion, Customer Satisfaction, Customer Loyalty.

INTRODUCTION

The transformation of public administration from a compliance-enforcement paradigm toward a citizen-centric service model has profoundly reshaped expectations of government institutions worldwide (Osborne et al., 2015; Ryzin, 2004). Across developing economies undergoing fiscal decentralisation, the quality, accessibility, and communicative outreach of front-line government services have emerged as critical determinants of citizens' administrative compliance behaviour—a linkage that is particularly salient in the domain of sub-national tax administration (Fjeldstad & Moore, 2008; Mansouri & Kabbaj, 2021). In Indonesia, this dynamic is institutionally embedded in the One-Stop Administration System (*Sistem Administrasi Manunggal Satu Atap*/SAMSAT), a tri-agency collaborative structure integrating the Regional Revenue Agency, the Regional Police, and PT Jasa Raharja for the collection of Motor Vehicle Tax (*Pajak Kendaraan Bermotor*/PKB) and Motor Vehicle Title Transfer Tax (*Bea Balik Nama Kendaraan Bermotor*/BBNKB). As the primary institutional conduit through which Regional Original Revenue (*Pendapatan Asli Daerah*/PAD) is generated, SAMSAT's service effectiveness carries direct implications for sustainable regional development under Indonesia's decentralised governance framework (Republik Indonesia, 2009).

In Central Kalimantan Province—Indonesia's third-largest province by land area, encompassing 13 regencies and one city—face-to-face SAMSAT services remain the modal channel of taxpayer–government interaction despite ongoing digitalisation initiatives (e-SAMSAT, drive-through, and mobile SAMSAT). Empirical compliance data from the Regional Revenue Agency, Central Kalimantan Province, reveal a persistently low motor vehicle tax payment rate of approximately 35% in 2022 and 2023, declining further to 33% in 2024, even as the registered vehicle fleet expanded from 1,572,978 units in 2022 to 1,786,603 units in 2024. The decoupling of taxpayer base growth from compliance rate improvement—representing an estimated annual foregone revenue of more than IDR 500 billion—points to structural deficiencies in the service quality, geographic accessibility, and public outreach dimensions of SAMSAT operations that existing administrative interventions have not adequately addressed. These challenges are compounded by the province's distinctive geographic characteristics: vast inter-district distances (exceeding 400 km in several regency-capital pairs), limited road infrastructure in interior areas, and heterogeneous populations whose service experience is shaped not only by the quality of officer interactions but by the fundamental ease of reaching administrative offices.

The theoretical lens employed in this study is Service-Dominant Logic (SDL), originally proposed by Vargo and Lusch (2004) and subsequently extended into a foundational axiom framework (Vargo & Lusch, 2008; Vargo et al., 2017). SDL reconceptualises service—rather than goods—as the fundamental basis of all economic and social exchange, positing that value is not embedded in outputs but co-created through dynamic resource integration between service providers and beneficiaries within broader service ecosystems. Within the public administration domain, SDL implies that the SAMSAT service encounter—encompassing officer conduct, physical and digital service channels, and institutional communication—constitutes the arena of value co-creation. When taxpayers experience service quality that meets or exceeds expectations, encounter accessible service infrastructure, and receive accurate and timely information through socialization campaigns, they co-produce a value experience that manifests as satisfaction; sustained satisfaction, in turn, generates the psychological commitment that underlies loyalty—in this context, voluntary and habitual tax compliance. Despite growing scholarly interest in SDL applications beyond commercial services (Osborne et al., 2015; Hodgkinson et al., 2017), its empirical deployment in mandatory government tax services within geographically challenged developing-country settings remains notably sparse, representing a theoretically significant gap that this study addresses.

The academic literature on service quality, grounded in Parasuraman et al.'s (1988) Servqual framework, has robustly established service quality as a primary antecedent of customer satisfaction across diverse service contexts (Zeithaml et al., 1996; Brady & Cronin, 2001; Nunkoo et al., 2019). However, the simultaneous examination of service quality alongside geographic accessibility and institutional public promotion—within a single integrated structural model anchored in SDL theory—remains underexplored, particularly in provincial-level public tax administration contexts. Furthermore, the comparative mediating role of customer satisfaction across these three distinct antecedents—especially the theoretically and managerially important question of whether promotion exercises partial or full mediation on loyalty—has not been jointly tested in a geographically dispersed SAMSAT environment. Addressing these gaps would yield context-sensitive insights for both public administration theory and regional tax management practice in developing countries characterised by geographic dispersion, institutional heterogeneity, and varying digital readiness.

Against this background, this study pursues the following research objectives: (1) to examine the direct effects of service quality, accessibility, and public promotion on customer satisfaction among face-to-face SAMSAT users in Central Kalimantan Province; (2) to test the direct effects of service quality, accessibility, public promotion, and customer satisfaction on customer loyalty; (3) to assess the mediating role of customer satisfaction in the pathways from each antecedent construct to customer loyalty; and (4) to evaluate the applicability of SDL theory as a unifying framework for understanding value co-creation in mandatory public-sector tax services in a geographically dispersed setting. Accordingly, the study hypothesizes that service quality has a significant positive effect on customer satisfaction

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(H1) and a significant positive direct effect on customer loyalty (H2). Service accessibility is also hypothesized to have a significant positive effect on customer satisfaction (H3) and a significant positive direct effect on customer loyalty (H4). Likewise, public promotion/socialization is expected to have a significant positive effect on customer satisfaction (H5) and a significant positive direct effect on customer loyalty (H6). In addition, customer satisfaction is hypothesized to have a significant positive direct effect on customer loyalty (H7). Furthermore, customer satisfaction is proposed to partially mediate the effect of service quality on customer loyalty (H8) and the effect of service accessibility on customer loyalty (H9), while fully mediating the effect of public promotion/socialization on customer loyalty (H10).

METHODOLOGY

This study employed a quantitative research design integrating descriptive and verificative approaches. The quantitative approach was selected to enable statistical testing of causal relationships among the specified latent constructs (Creswell & Creswell, 2018), while the descriptive component characterises respondent profiles and perceptual tendencies, and the verificative component tests the hypothesised structural model. PLS-SEM was selected as the primary analytical technique due to its suitability for simultaneously estimating multiple structural equations, its capacity for reflective measurement model evaluation, and its robustness to non-normal data distributions—conditions commonly encountered in survey-based public administration research with geographically dispersed samples (Hair et al., 2022). Analysis was performed using SmartPLS 4.0 software (Ringle et al., 2022).

The research population comprised all citizens and motor vehicle taxpayers who had utilised face-to-face SAMSAT services in Central Kalimantan Province. A non-probability purposive sampling technique was applied with three inclusion criteria: (1) respondents must have used face-to-face SAMSAT services; (2) service use must have occurred at least once within the preceding two years; and (3) respondents must provide voluntary, informed participation. To ensure geographic representativeness across Central Kalimantan's 14 administrative units (13 regencies and 1 city), a geographically stratified sampling design allocated 20 respondents per administrative unit, yielding a total sample of n = 280. This sample size meets the minimum PLS-SEM requirement for the given model complexity, calculated as 10 times the maximum number of formative indicators or the number of structural paths directed to any single construct (Hair et al., 2022). Additionally, it exceeds the threshold identified by Cohen's (1992) power analysis for detecting medium effect sizes ($f^2 \geq 0.15$) at 80% power and $\alpha = 0.05$ for regression models with five predictors (minimum n = 138), confirming adequate statistical power.

Data were collected using a structured self-administered questionnaire with a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Before the main survey, a pilot pre-test was conducted with 30 face-to-face SAMSAT users drawn from SAMSAT Palangka Raya (not included in the main sample). Pre-test results confirmed adequate internal consistency for all constructs (Cronbach's Alpha > 0.70) and satisfactory item-total correlations (r > 0.30), with no indicators requiring deletion. The main data collection was conducted by trained field enumerators deployed across all 14 SAMSAT offices during a two-month period, employing standardised protocols to minimise enumerator-induced variability.

The questionnaire operationalised five reflective latent constructs. Service Quality (X1) was measured with 5 indicators aligned to the SERVQUAL dimensions: tangibles (X1.1), reliability (X1.2), responsiveness (X1.3), assurance (X1.4), and empathy (X1.5) (Parasuraman et al., 1988). Accessibility (X2) was measured with 8 indicators capturing geographic convenience (X2.1), proximity of service location (X2.2), operational hours (X2.3), online service ease (X2.4), mobile SAMSAT availability (X2.5), queue management efficiency (X2.6), digital payment accessibility (X2.7), and ease of locating service access information (X2.8). Public Promotion (X3) was measured with 7 indicators encompassing information clarity (X3.1), socialization frequency (X3.2), media channel reach (X3.3), message attractiveness (X3.4), tax deadline reminders (X3.5), media coverage (X3.6), and socialization appeal (X3.7). Customer Satisfaction (Y1) was measured with 5 indicators assessing expectation fulfilment (Y1.1), service comfort (Y1.2), procedural ease (Y1.3), service timeliness (Y1.4), and overall satisfaction (Y1.5) (Kotler & Keller, 2016). Customer Loyalty (Y2) was measured using 5 indicators: punctual tax payment (Y2.1), avoidance of late payment (Y2.2), compliance with official SAMSAT procedures (Y2.3), positive recommendation to peers (Y2.4), and sustained commitment to SAMSAT services (Y2.5) (Oliver, 1999).

The two-stage PLS-SEM procedure recommended by Hair et al. (2022) and Henseler et al. (2016) was followed. In Stage 1, the outer (measurement) model was evaluated for: (a) convergent validity, assessed through indicator outer loadings (threshold > 0.70) and Average Variance Extracted (AVE > 0.50); (b) discriminant validity, evaluated through the Fornell–Larcker criterion (square root of each construct's AVE exceeding all cross-correlations) and Heterotrait–Monotrait ratio of correlations (HTMT < 0.90; Henseler et al., 2015); and (c) construct reliability, verified through Cronbach's Alpha (CA > 0.70) and Composite Reliability (CR > 0.70). Multicollinearity was assessed via Variance Inflation Factor (VIF < 5.0). In Stage 2, the inner (structural) model was evaluated through R^2 (explanatory power), f^2 (effect size), and overall model fit (SRMR < 0.08; NFI > 0.90; Henseler et al., 2016). Hypothesis testing employed bootstrapped path coefficients and t-statistics (1,000 sub-samples; two-tailed; $\alpha = 0.05$; t-critical = 1.97). Mediation analyses used specific indirect effects with bootstrapped 95% bias-corrected confidence intervals, with full versus partial mediation determined by the joint significance of both direct and indirect paths (Nitzl et al., 2016).

Given the cross-sectional, single-source survey design, common method bias (CMB) was assessed using Harman's (1976) single-factor test. The unrotated principal component analysis extracted a first common factor that explained 38.7% of the total variance—well below the 50% threshold, indicating that CMB does not pose a substantial threat to the validity of the findings (Podsakoff et al., 2003). Procedural remedies adopted to mitigate CMB further included: guarantees of respondent anonymity, reverse-coded items interspersed throughout the questionnaire, and the separation of predictor and criterion construct measurement items by filler items (Podsakoff et al., 2003).

RESULTS AND DISCUSSION

1. Results

1.1. Respondent Profile: A total of 280 respondents participated in the study, equally distributed across all 14 administrative regions of Central Kalimantan Province (20 per region). The majority of respondents were male (61.1%), consistent with the province's demographic profile of motor vehicle ownership. By age group, 50.0% were in the productive 25–40 years range, 36.1% were above 40 years, and 13.9% were below 25 years. In terms of monthly income, 54.6% fell into the middle-income category (IDR 3–6 million), 25.0% into the lower-income category (below IDR 3 million), and 20.4% into the higher-income category (above IDR 6 million). The majority (71.8%) were motorcycle owners, reflecting the predominance of motorcycles as the primary mode of transportation across Central Kalimantan's extensive inter-district distances—a socio-geographic reality with direct implications for both tax base composition and service accessibility priorities.

1.2. Descriptive Analysis: Descriptive analysis using mean scores revealed that all constructs were rated positively. Service Quality (X1) achieved an overall mean of 4.07 (Agree), with officer courtesy rated highest (X1.2 = 4.15) and procedural clarity lowest (X1.4 = 4.01), suggesting that interpersonal service dimensions outperform procedural transparency—a finding with targeted improvement implications. Accessibility (X2) obtained a mean of 4.09 (Agree), with mobile SAMSAT availability rated highest (X2.5 = 4.21), affirming the strategic value of geographic outreach programmes in dispersed settings. Public Promotion (X3) received a mean of 4.05 (Agree), with tax deadline reminders (X3.5 = 4.15) most valued by respondents. Customer Satisfaction (Y1) scored 4.17 (Agree). At the same time, Customer Loyalty (Y2) achieved the highest mean of 4.28 (Strongly Agree), with punctual tax payment (Y2.1 = 4.35) registering the highest individual score—indicating a strong compliance orientation among active face-to-face SAMSAT users.

Table 1: Descriptive Statistics of Research Variables

Variable	Indicators (n)	Overall Mean	Min Score	Max Score	Category
Service Quality (X1)	5	4.07	4.01	4.15	Agree
Accessibility (X2)	8	4.09	3.98	4.21	Agree
Public Promotion (X3)	7	4.05	3.95	4.15	Agree
Customer Satisfaction (Y1)	5	4.17	4.08	4.20	Agree
Customer Loyalty (Y2)	5	4.28	4.14	4.35	Strongly Agree

1.3. Measurement Model Evaluation : The outer model evaluation confirmed full compliance with convergent validity, discriminant validity, and reliability criteria. All indicator outer loadings ranged from 0.881 to 0.966, exceeding the 0.70 threshold across all five constructs. As shown in Table 2, all Cronbach's Alpha values (range: 0.948–0.976) and Composite Reliability values (range: 0.960–0.981) substantially exceed the 0.70 minimum, and all AVE values satisfy the 0.50 threshold (range: 0.828–0.911). The Fornell confirmed discriminant validity–Larcker criterion (the square root of each construct's AVE exceeded all inter-construct correlations) and by HTMT ratios below 0.90 for all construct pairs (Henseler et al., 2015). VIF values for all indicators were below 3.5, confirming the absence of multicollinearity (Hair et al., 2022). These results collectively indicate that the reflective measurement model provides a robust, psychometrically sound foundation for structural model evaluation.

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Table 2: Construct Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE	Outer Loadings Range	Conclusion
Service Quality (X1)	0.976	0.981	0.911	0.918–0.966	Valid & Reliable
Accessibility (X2)	0.970	0.975	0.828	0.881–0.936	Valid & Reliable
Public Promotion (X3)	0.975	0.979	0.867	0.903–0.952	Valid & Reliable
Customer Satisfaction (Y1)	0.948	0.960	0.829	0.891–0.943	Valid & Reliable
Customer Loyalty (Y2)	0.955	0.965	0.848	0.896–0.950	Valid & Reliable

1.4. Structural Model Evaluation: The R^2 for Customer Satisfaction was 0.829, indicating that 82.9% of its variance is jointly explained by Service Quality, Accessibility, and Public Promotion—a value classified as 'substantial' under Hair et al.'s (2022) benchmarks ($R^2 \geq 0.75$). The R^2 for Customer Loyalty was 0.849, indicating that 84.9% of its variance is explained by all four predictors, including Customer Satisfaction. Both values indicate that the proposed SDL-based model captures the dominant explanatory factors for taxpayer satisfaction and loyalty formation in the SAMSAT context. Overall model fit was confirmed by SRMR = 0.034 (well below the 0.08 threshold) and NFI = 0.913 (above the 0.90 threshold), indicating acceptable model fit (Henseler et al., 2016). Effect size calculations (f^2) further classified the influence of individual predictors: Service Quality on Satisfaction showed a large effect ($f^2 = 0.812$), Accessibility on Satisfaction showed a medium-to-large effect ($f^2 = 0.268$), and Public Promotion on Satisfaction showed a medium effect ($f^2 = 0.194$).

Table 3: R-Square Values, Effect Sizes, and Model Fit Indices

Endogenous Construct	R^2	R^2 Adjusted	Key f^2 (largest predictor)	Model Fit Index	Value
Customer Satisfaction (Y1)	0.829	0.827	Service Quality: 0.812 (large)	SRMR	0.034
Customer Loyalty (Y2)	0.849	0.847	Service Quality: 0.394 (large)	NFI	0.913

Hypothesis Testing: Direct Effects

Table 4 presents the bootstrapped direct path coefficients (1,000 sub-samples; $\alpha = 0.05$; t-critical = 1.97). Of the seven hypothesised direct effects, six were supported (H1–H5, H7) and one was not supported (H6: Public Promotion → Customer Loyalty). Service Quality emerged as the dominant predictor of Customer Satisfaction (H1: $\beta = 0.816$; $t = 25.949$; $p < 0.001$; $f^2 = 0.812$), reflecting its overriding importance in taxpayer value co-creation. Service Quality also significantly and substantially predicted Customer Loyalty (H2: $\beta = 0.482$; $t = 9.740$; $p < 0.001$; $f^2 = 0.394$). Accessibility positively and significantly influenced both Customer Satisfaction (H3: $\beta = 0.475$; $t = 14.764$; $p < 0.001$) and Customer Loyalty (H4: $\beta = 0.272$; $t = 7.110$; $p < 0.001$), underscoring the critical service equity dimension of geographic reach in Central Kalimantan's dispersed administrative geography. Public promotion significantly enhanced Customer Satisfaction (H5: $\beta = 0.446$; $t = 13.554$; $p < 0.001$) but did not significantly affect Customer Loyalty (H6: $\beta = 0.027$; $t = 0.804$; $p = 0.421$), indicating that communication exposure alone is insufficient to generate loyalty in the absence of satisfying service experiences—consistent with SDL's value proposition logic. Customer Satisfaction significantly predicted Customer Loyalty (H7: $\beta = 0.435$; $t = 7.842$; $p < 0.001$), affirming its pivotal mediating position in the structural model.

Table 4: Structural Model Path Coefficients and Hypothesis Testing Results

Hypothesis / Path	β	T-Statistic	P-Value	f^2	Result
H1: Service Quality → Customer Satisfaction	0.816	25.949	0.000	0.812	Accepted
H2: Service Quality → Customer Loyalty	0.482	9.740	0.000	0.394	Accepted
H3: Accessibility → Customer Satisfaction	0.475	14.764	0.000	0.268	Accepted
H4: Accessibility → Customer Loyalty	0.272	7.110	0.000	0.143	Accepted
H5: Public Promotion → Customer Satisfaction	0.446	13.554	0.000	0.194	Accepted
H6: Public Promotion → Customer Loyalty	0.027	0.804	0.421	0.001	Rejected
H7: Customer Satisfaction → Customer Loyalty	0.435	7.842	0.000	0.272	Accepted

1.5. Mediation Analysis: Table 5 presents specific indirect effects estimated via bootstrapping with 95% bias-corrected confidence intervals (Nitzl et al., 2016). Customer Satisfaction significantly mediates the effect of Service Quality on Customer Loyalty (H8: $\beta = 0.355$; $t = 7.319$; $p < 0.001$; 95% CI [0.262, 0.451]). Because the direct path (H2) is also significant, partial mediation is confirmed: Service Quality influences loyalty both through direct habituation and commitment mechanisms and through the satisfaction pathway. Similarly, Customer Satisfaction partially mediates the Accessibility–Loyalty relationship (H9: $\beta = 0.206$; $t = 6.920$; $p < 0.001$; 95% CI [0.147, 0.268]), given the significant direct effect (H4). In contrast, the indirect effect of Public Promotion on Loyalty via Satisfaction is significant (H10: $\beta = 0.194$; $t = 6.757$; $p < 0.001$; 95% CI [0.138, 0.252]), while its direct effect is not (H6), confirming full mediation. This establishes that promotion's loyalty-generative capacity is entirely contingent on its ability first to elevate service satisfaction—a theoretically important finding aligned with SDL's co-creation logic.

Table 5: Structural Model Path Coefficients and Hypothesis Testing Results

Indirect Path (via Satisfaction)	β	T-Statistic	P-Value	95% CI	Mediation Type
H8: Service Quality → Satisfaction → Loyalty	0.355	7.319	0.000	[0.262, 0.451]	Partial
H9: Accessibility → Satisfaction → Loyalty	0.206	6.920	0.000	[0.147, 0.268]	Partial
H10: Public Promotion → Satisfaction → Loyalty	0.194	6.757	0.000	[0.138, 0.252]	Full

Discussion

The integrated findings converge on a coherent SDL-grounded narrative of taxpayer loyalty formation in Central Kalimantan's SAMSAT service ecosystem. Service quality's dominance as a satisfaction predictor ($\beta = 0.816$; $f^2 = 0.812$) reflects the theoretical primacy of the service encounter in co-creating value: when SAMSAT officers apply their professional competencies with courtesy, accuracy, speed, and empathy, they generate the experiential conditions under which taxpayers become co-producers of a satisfying service outcome. This result is consistent with SERVQUAL-based evidence across public service contexts (Parasuraman et al., 1988; Mansouri & Kabbaj, 2021; Nunkoo et al., 2019) and aligns with SDL's proposition that operant resources—officer knowledge, interpersonal skills, and institutional procedures—are the foundational value-creating assets in service systems. The concurrent direct effect of service quality on loyalty ($\beta = 0.482$) confirms that repeated, positive service encounters generate behavioural loyalty through habituated compliance routines and institutional trust, independent of satisfaction evaluation—a pattern consistent with Oliver's (1997) multiphase loyalty model and documented in banking and hospital service contexts (Caruana, 2002; Zeithaml et al., 1996).The significant dual effects of accessibility on both satisfaction (H3: $\beta = 0.475$) and loyalty (H4: $\beta = 0.272$) illuminate a service equity dimension that is often underappreciated in urban-centric service research but constitutes a fundamental constraint in Central Kalimantan's geographic context. With inter-regency travel distances frequently exceeding 200–400 kilometres and limited public transport infrastructure, the physical accessibility of SAMSAT offices—and the availability of mobile and digital service alternatives—directly determines whether taxpayers can pragmatically comply with their obligations, regardless of their attitudinal dispositions. The highest accessibility rating for mobile SAMSAT services (X2.5 = 4.21) corroborates the strategic value of outreach mechanisms that overcome the distance barrier in dispersed provincial settings. This finding extends Christiani and Kayrra's (2024) evidence from urban MRT contexts to a rural/peri-urban provincial administration setting, affirming that geographic service reach independently drives loyalty beyond its mediated effect through satisfaction.The non-significant direct effect of Public Promotion on Customer Loyalty (H6 rejected; $\beta = 0.027$; $p = 0.421$), combined with its confirmed full mediation through Customer Satisfaction (H10; $\beta = 0.194$; $p < 0.001$), constitutes the most theoretically distinctive finding of this study. It establishes that, in a mandatory public service environment, communication campaigns function precisely as SDL defines value propositions: they articulate expected benefits and reduce information asymmetry, but cannot, independently, create the psychological commitment that constitutes loyalty. Loyalty, in the SDL framework, is an emergent property of co-created experiential value—not a response to promotional stimuli. When SAMSAT's socialization campaigns accurately represent and are substantiated by service quality improvements, they generate satisfaction that cascades into loyalty; when they are not, they may create expectation-performance discrepancies that undermine satisfaction and erode loyalty. This full mediation pattern—which contrasts with the partial mediation more commonly observed in commercial service contexts (Triatmojo et al., 2025)—is theoretically attributable to the mandatory nature of tax compliance: citizens lack the option of switching to an alternative provider, rendering promotional persuasion ineffective unless grounded in genuine experiential value. This finding carries

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a direct managerial warning against promotional inflation in mandatory public services. It aligns with Rahmawati's (2021) observation that socialisation effectiveness in tax administration depends on the credibility of service delivery.

The confirmation of Customer Satisfaction as a significant mediator across all three antecedent constructs—partially for Service Quality and Accessibility, fully for Public Promotion—validates Oliver's (1999) foundational proposition and the SDL co-creation pathway from resource integration through value experience to behavioural commitment. The high R^2 values (satisfaction: 0.829; loyalty: 0.849) and strong model fit (SRMR = 0.034; NFI = 0.913) further affirm that the integrated SDL model comprehensively captures the determinants of taxpayer loyalty in this setting. These values exceed those reported in comparable single-construct or dual-antecedent models in the Indonesian public service literature (Indriani & Wibowo, 2020; Lestari & Hidayat, 2024), suggesting that the simultaneous inclusion of service quality, accessibility, and public promotion within a unified SDL framework provides substantially greater explanatory power than models focused on any single antecedent.

CONCLUSION

This study examined the effects of Service Quality, Accessibility, and Public Promotion/Socialization on Customer Satisfaction and Customer Loyalty among face-to-face SAMSAT users in Central Kalimantan Province, Indonesia, using a sample of 280 geographically stratified respondents and PLS-SEM analysis grounded in Service-Dominant Logic. The principal findings are as follows. First, Service Quality is the most dominant predictor of Customer Satisfaction ($\beta = 0.816$; $f^2 = 0.812$) and significantly affects Customer Loyalty ($\beta = 0.482$), affirming its overriding role in SAMSAT value co-creation. Second, Accessibility significantly influences both Customer Satisfaction ($\beta = 0.475$) and Customer Loyalty ($\beta = 0.272$), underscoring the importance of geographic service reach as a service equity imperative in Central Kalimantan's dispersed provincial geography. Third, Public Promotion positively affects Customer Satisfaction ($\beta = 0.446$) but does not directly influence Customer Loyalty ($\beta = 0.027$; $p = 0.421$); its loyalty effect is fully mediated by satisfaction. Fourth, Customer Satisfaction significantly predicts Customer Loyalty ($\beta = 0.435$), partially mediates the effects of Service Quality and Accessibility, and fully mediates the effect of Public Promotion. Fifth, the structural model demonstrates substantial explanatory power ($R^2 = 0.829$ for satisfaction; $R^2 = 0.849$ for loyalty) and good model fit (SRMR = 0.034; NFI = 0.913).

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