

Building Positive Word Of Mouth: The Strategic Role Of Customer Value And Trust In Tax Consulting Services

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Abstract

This study aims to empirically examine the influence of Customer Value and Trust on Word of Mouth (WOM) in the context of tax consulting services in Mojokerto, East Java. Using a quantitative approach and survey of 180 corporate taxpayers, this research analyzes the contribution of each variable to WOM after the consumption of tax consulting services. The results show that both Customer Value and Trust have a significant effect on WOM, both directly and through Trust as a mediating variable. The research model demonstrates strong predictive power with an R-Squared value for WOM of 0.896 and a Goodness of Fit of 0.796. The practical implication of this research is the importance for tax consulting firms to enhance customer value and build trust through high-quality service, transparency, and competence. These findings are expected to serve as a reference for companies, taxpayers, governments, and researchers on organic marketing strategies based on Word of Mouth in tax consulting services.

Keywords: Tax, Consultant, Customer Value, Trust, Word of Mouth, Marketing

Abstrak

Penelitian ini bertujuan untuk menganalisis secara empiris pengaruh *Customer Value* (nilai yang dirasakan pelanggan) dan *Trust* (kepercayaan) terhadap *Word of Mouth* (WOM) dalam konteks jasa konsultan pajak di Mojokerto, Jawa Timur. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei yang melibatkan 180 responden Wajib Pajak Badan. Analisis dilakukan untuk mengetahui kontribusi masing-masing variabel terhadap WOM setelah responden menggunakan jasa konsultasi perpajakan. Hasil penelitian menunjukkan bahwa *Customer Value* dan *Trust* memiliki pengaruh yang signifikan terhadap *Word of Mouth*, baik secara langsung maupun tidak langsung melalui peran *Trust* sebagai variabel mediasi. Model penelitian yang digunakan juga memiliki tingkat kemampuan prediksi yang tinggi, yang ditunjukkan oleh nilai *R-Squared* sebesar 0,896 untuk variabel WOM serta nilai *Goodness of Fit* sebesar 0,796. Implikasi praktis dari penelitian ini menekankan pentingnya perusahaan jasa konsultan pajak untuk meningkatkan nilai yang dirasakan pelanggan serta membangun kepercayaan melalui penyediaan layanan yang berkualitas, transparan, dan didukung oleh kompetensi yang memadai. Hasil penelitian ini diharapkan dapat menjadi referensi bagi perusahaan, Wajib Pajak, pemerintah, maupun peneliti dalam mengembangkan strategi pemasaran berbasis *Word of Mouth* pada jasa konsultan pajak.

Kata Kunci: Pajak, Konsultan, Kepercayaan, *Customer Value*, *Word of Mouth*, Marketing

1. Introduction

Taxes play a fundamental role as a primary source of state revenue, aimed at supporting development activities and the provision of public services (Prasetyowati & Panjawa, 2022). However, challenges in exploring tax potential and managing taxation have increased in line with the government's current target to achieve a tax ratio of 11–15%, as outlined in the National Medium-Term Development Plan (RPJMN) 2025–2029. Therefore, the role of tax consultants has become increasingly vital for both individuals and corporate entities in fulfilling their tax obligations. Tax consultants do not merely act as advisors but also serve as trusted partners in designing effective tax planning strategies (Ponengo & Agustina, 2022).

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With the growing number of tax consultants and intensifying competition in this service sector, choosing a tax consultant has become a critical decision for taxpayers.

Table 1. Data on Tax Consultants in Indonesia

Year	Number of Consultants	Number of Registered Corporate Taxpayers	Ratio
2016	3,231	2,904,378	1 : 898
2019	5,000	3,436,161	1 : 687
2020	5,589	3,676,553	1 : 657
2021	6,006	3,941,523	1 : 656
2022	6,526	4,285,679	1 : 656
2024	7,390	5,434,460	1 : 735

From the table above, it can be seen that in recent years, the increase in the number of registered tax consultants has not been able to keep pace with the growth in the number of corporate taxpayers. As of the end of 2024, the number of registered tax consultants in Indonesia remains relatively small, at only 7,390 consultants, compared to approximately 5.4 million corporate taxpayers who potentially require consulting services. This indicates a ratio of 1:735, meaning that one consultant may serve up to 735 clients. In other words, the number of consultants represents only about 0.13% of the total corporate taxpayers who need such services (Wildan, 2024). The figures presented in the table do not yet include individual taxpayers and withholding agents.

One of the factors influencing marketing in tax consulting service businesses is how they create value in the eyes of customers (Herlyati & Cahyani, 2019). Given the relatively small number of consultants, competition tends to arise within the industry. Customers will compare various aspects before making their choice due to the limited number of service providers. Customer Value refers to the consumer's evaluation of a product by comparing the benefits received with the absence or presence of added value offered by the product (Kotler & Keller, 2012). Another factor that can be considered in achieving customer loyalty is Trust, or the confidence held by the customers themselves (Bernarto et al., 2024). Trust plays a crucial role in customer loyalty and ultimately contributes to the success of a business (Aldulaimi et al., 2025).

Referring to the Code of Ethics of the Indonesian Tax Consultants Association (IKPI), Article 6 Paragraph 7 states that tax consultants are prohibited from advertising solely to attract clients. This is related to the nature of the profession, which prioritizes ethical principles, professionalism, and integrity. Tax consultants are not expected to commercialize their services excessively. Based on this regulation, it is essential for tax consultants to understand how to enhance and maintain customer value in order to sustain customer loyalty more effectively.

Previous literature indicates that Customer Value has a significant positive effect on customer loyalty (Wibowo, 2023). Meanwhile, Trust influences how customers recommend a product. The stronger a customer's trust, the more likely they are to recommend the product to others (Fiandari et al., 2024). However, there is still limited research examining the variables of Customer Value and Trust on Word of Mouth (WOM) in service-based products. Therefore, this study is worth conducting, especially as the consulting service industry is becoming increasingly important in today's digital economy. Word of Mouth can play a crucial role in reducing increasingly high marketing costs. The novelty of this study lies in the simultaneous examination of these two variables within the specific context of tax consulting services in Indonesia, which remains underexplored.

The objective of this study is to empirically examine the influence of the main variables, namely Customer Value and Trust, on Word of Mouth (WOM) in the context of tax consulting services. Specifically, this research analyzes the extent to which each factor contributes to WOM after customers complete the service consumption process, such as tax consultations, tax planning, or financial reporting. The results of this study are expected to enhance business operational effectiveness by designing marketing strategies that emphasize building trust

through transparent and high-value services. Marketing through WOM behavior will encourage customers to recommend consulting services they have used, either verbally or through online reviews. Furthermore, this study is expected to provide relevant insights for stakeholders regarding the effectiveness and importance of implementing Customer Value and Trust in the consulting service business.

2. Method

This study employs a quantitative approach with a survey design aimed at analyzing the influence of Customer Value and Trust on Word of Mouth. The object of the research is clients of a tax consulting firm located in Mojokerto, East Java, specifically within the category of corporate taxpayers. The respondents in this study are the owners of business entities or companies that are clients of the tax consulting firm.

The population in this study consists of 325 corporate taxpayers. The sample size was determined using the Slovin formula with a margin of error of 5%, resulting in a total sample of 180 respondents.

The variables in this study include independent and dependent variables. The independent variables are Customer Value and Trust, while the dependent variable is Word of Mouth. The Customer Value variable is measured using three indicators: service benefit, relationship benefit, and monetary sacrifice. Meanwhile, the Trust variable is measured through the indicators of competence, benevolence, and integrity. The Word of Mouth variable is measured using indicators such as speaking positively about the service, recommending it to others, and recommending it to friends and family. All indicators are translated into questionnaire statements developed based on prior research references.

Data collection techniques in this study involve both primary and secondary data. Primary data are obtained through the distribution of structured (closed-ended) questionnaires based on the indicators of each variable. The questionnaires are distributed directly to respondents in both digital form (using Google Forms) and printed form. The measurement scale used is the Likert scale, which reflects the level of respondents' agreement with each statement, ranging from strongly disagree to strongly agree.

The data analysis technique is conducted using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with the assistance of SmartPLS version 4 software. The analysis stages include testing convergent validity by examining loading factor values with a minimum threshold of 0.5 and ideally above 0.7. Discriminant validity is then assessed through cross-loading values to ensure distinctions between constructs. Reliability testing is conducted using composite reliability with a minimum threshold of 0.70. In addition, structural model evaluation is performed using the R-square value to determine the explanatory power of independent variables on the dependent variable, with criteria of 0.7 (strong), 0.5 (moderate), and 0.25 (weak). The effect size test is used to measure the magnitude of influence between variables, categorized as strong (0.35), moderate (0.15), and weak (0.02). Hypothesis testing is conducted by examining the t-statistic value greater than 1.96 to indicate acceptance. Furthermore, the Q-square test is used to assess the predictive relevance of the model, where values closer to 1 indicate a better model. Finally, the Goodness of Fit (GoF) test is conducted to evaluate the overall model fit, with values ≥ 0.36 indicating a high level of fit.

3. Result and Disucssion

Respondent Data

The respondents in this study are clients of a consulting service firm who act as business owners, with the following characteristics:

Table 2. Respondent Characteristics

Characteristic	Category	Total	Percentage
Gender	Male	78	43.33%
	Female	102	56.67%
	Total	180	100%
Latest Education Level	High School	43	23.89%
	Diploma (D1/D2/D3)	5	2.78%
	Bachelor's Degree (S1)	121	67.22%
	Master's Degree (S2)	10	5.56%
	Doctoral Degree (S3)	1	0.55%
	Total	180	100%
Domicile	East Java	156	86.67%
	Java (Outside East Java)	22	12.22%
	Outside Java	2	1.11%
	Total	180	100%
Company Age	0-5 years	33	18.33%
	5-10 years	111	61.67%
	More than 10 years	36	20%
	Total	180	100%
Length of Service Usage	1 year	20	11.11%
	2 years	67	37.22%
	More than 2 years	93	51.67%
	Total	180	100%

Based on the respondent data in Table 2, it can be explained that the majority of respondents in this study are female. The number of female respondents is 102 (56.67%), while male respondents total 78 (43.33%). This indicates that female participation as business owners or managers in this study is relatively higher than that of males. In terms of educational background, most respondents hold a Bachelor's degree (S1), totaling 121 individuals (67.22%). This is followed by respondents with a high school education (43 individuals or 23.89%). Respondents with a Master's degree (S2) amount to 10 individuals (5.56%), followed by Diploma holders (D1/D2/D3) with 5 individuals (2.78%), and only 1 respondent (0.55%) holds a Doctoral degree (S3). These findings indicate that the majority of respondents have a relatively high level of education, which is expected to support their ability to understand the questionnaire items effectively.

Based on domicile, most respondents come from East Java, totaling 156 individuals (86.67%). Respondents from other regions of Java outside East Java amount to 22 individuals (12.22%), while only 2 respondents (1.11%) come from outside Java. This indicates that the study is dominated by respondents located in East Java, which is consistent with the location of the research object. In terms of company age, the majority of respondent companies have been operating for 5 to 10 years, totaling 111 companies (61.67%). Companies that have been established for more than 10 years amount to 36 (20%), while those operating for 0 to 5 years total 33 (18.33%). This shows that most respondents come from companies with relatively mature operational experience.

Meanwhile, based on the length of using tax consulting services, the majority of respondents have used such services for more than 2 years, totaling 93 individuals (51.67%). Respondents who have used the services for 2 years amount to 67 individuals (37.22%), while those who have used them for only 1 year total 20 individuals (11.11%). This indicates that most respondents have considerable experience in using tax consulting services, enabling them to provide more objective evaluations of the services received.

Convergent Validity Test

The convergent validity test is conducted by examining the loading factor of each item, where values above 0.7 are considered acceptable, although values above 0.5 are still deemed adequate.

Table 3. Convergent Validity Test

Item	Customer Value	Trust	Word of Mouth
CV1	0.786		
CV10	0.639		
CV11	0.835		
CV12	0.798		
CV13	0.798		
CV14	0.755		
CV15	0.784		
CV16	0.766		
CV17	0.770		
CV18	0.792		
CV19	0.764		
CV2	0.768		
CV20	0.822		
CV3	0.813		
CV4	0.780		
CV5	0.822		
CV6	0.779		
CV7	0.810		
CV8	0.795		
CV9	0.817		
T1		0.884	
T2		0.864	
T3		0.881	
T4		0.874	
T5		0.840	
WOM1			0.911
WOM2			0.906
WOM3			0.919

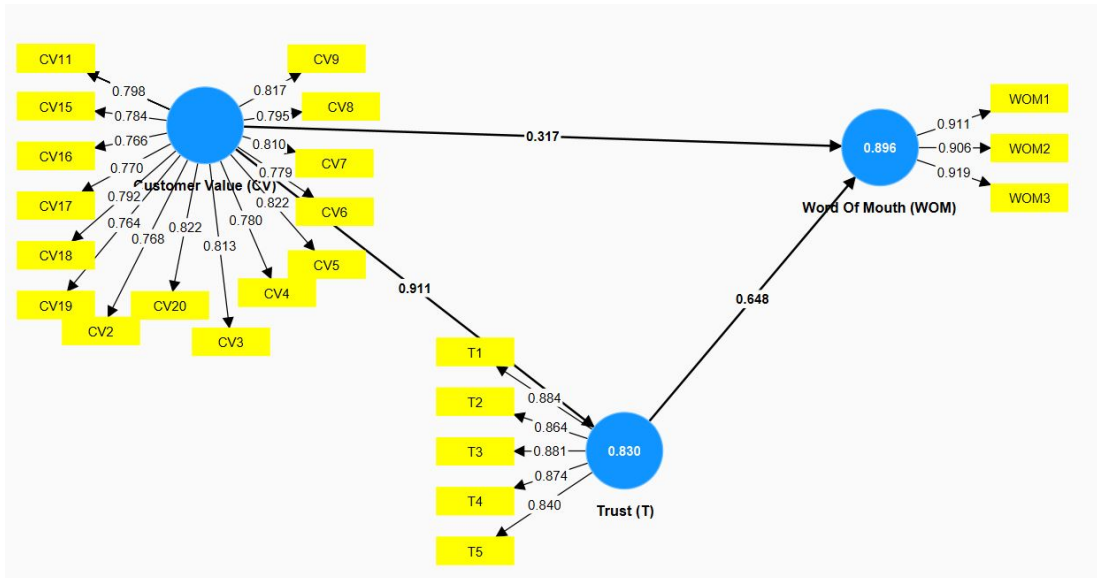


Figure 1. Research Model Using SmartPLS 4

Based on the table and figure above, it can be seen that all items of the variables tested exhibit loading factor values that meet the criteria for convergent validity. In the Customer Value variable, which consists of 20 statement items, the loading factor values range from 0.639 (CV10) to 0.835 (CV11). Although the value of CV10 is below 0.7, it is still above 0.5 and therefore considered acceptable. The remaining items show strong values (above 0.8), indicating that these items consistently represent the dimensions of customer value, namely service benefit, relationship benefit, and monetary sacrifice.

Meanwhile, the Trust variable, consisting of five items (T1 to T5), shows relatively consistent loading factor values ranging from 0.840 (T5) to 0.884 (T1). All values in this variable exceed the threshold of 0.7, indicating that all items are highly effective in measuring the dimensions of customer trust. This is important as trust forms the foundation of the relationship between service providers and customers.

Finally, the Word of Mouth variable consists of three items with loading factor values ranging from 0.906 (WOM2) to 0.919 (WOM3). These values not only meet the validity criteria but also demonstrate very strong convergence. Items reflecting consumer behavior, such as WOM3 (the consultant encourages me to recommend this consulting service directly to my friends and family), can serve as a basis for company policy in improving service quality.

Discriminant Validity Test

The discriminant validity test was conducted by comparing the square root of the AVE value of each variable with that of other variables.

Table 4. Discriminant Validity Test (Cross Loadings)

	Customer Value	Trust	Word of Mouth
CV1	0.786	0.703	0.703
CV2	0.639	0.592	0.595
CV3	0.835	0.762	0.781
CV12	0.798	0.718	0.725
CV13	0.798	0.712	0.738
CV14	0.755	0.705	0.700
CV15	0.784	0.699	0.711
CV16	0.766	0.647	0.642
CV17	0.770	0.686	0.693
CV18	0.792	0.710	0.742
CV19	0.764	0.722	0.716

CV2	0.768	0.717	0.676
CV20	0.822	0.778	0.760
CV3	0.813	0.729	0.725
CV4	0.780	0.769	0.707
CV5	0.822	0.755	0.771
CV6	0.779	0.706	0.710
CV7	0.810	0.731	0.711
CV8	0.795	0.687	0.693
CV9	0.817	0.755	0.736
T1	0.772	0.884	0.816
T2	0.802	0.864	0.838
T3	0.806	0.881	0.803
T4	0.784	0.874	0.805
T5	0.790	0.840	0.807
WOM1	0.855	0.876	0.911
WOM2	0.798	0.843	0.906
WOM3	0.829	0.845	0.919

Based on the table above, it can be seen that the cross-loading value of each variable is higher than that of other variables for every indicator. Therefore, all variables can be considered to have adequate discriminant validity.

Furthermore, discriminant validity was also tested using the Fornell-Larcker criterion. In this test, several items with similar loading factors were removed to achieve better validity, considering that the Customer Value variable has a significantly larger number of measurement items compared to the other two variables.

Table 5. Items Removed Before Fornell-Larcker Test (Loading Factors)

	Customer Value	Trust
CV1	0.786	
CV10	0.639	
CV12	0.798	
CV13	0.798	
CV14	0.755	
CV15	0.784	
CV16	0.766	
CV17	0.770	
CV18	0.792	
CV19	0.764	
CV2	0.768	
CV2	0.768	
CV3	0.813	
CV4	0.780	
CV5	0.822	
CV6	0.779	
CV7	0.810	
CV8	0.795	
T2		0.864
T5		0.840

Table 6. Discriminant Validity Test (Fornell-Larcker Criterion)

	Customer Value	Trust	Word of Mouth
Customer Value	0.893		
Trust	0.827	0.904	
Word of Mouth	0.851	0.894	0.912

The table above indicates that all three variables are discriminant constructs (distinct from one another), although there are relatively strong correlations among them. The Trust variable has a square root of Average Variance Extracted (AVE) of 0.904, which is only slightly higher than its correlation with Word of Mouth (0.894).

Furthermore, the HTMT (Heterotrait-Monotrait Ratio) test was also conducted using the same constructs as in the Fornell-Larcker test. The results of the HTMT test are as follows:

Table 7. Discriminant Validity Test (HTMT)

	Customer Value	Trust	Word of Mouth
Customer Value			
Trust	0.939		
Word of Mouth	0.959	1.000	

Although the Cross Loading and Fornell-Larcker tests indicate adequate discriminant validity, the HTMT results exceed the threshold (> 0.90). This may be due to the relatively small sample size ($n = 180$). Referring to Henseler et al. (2015), the HTMT test is more sensitive to sample size compared to other methods, so these results do not automatically indicate a problem with the model construction. Due to time and resource limitations, resampling was not conducted; however, the discriminant validity analysis remains acceptable based on the other two methods.

Reliability Test

The reliability test was conducted by examining the values of Cronbach's Alpha and Composite Reliability. The acceptable threshold for both measures is ≥ 0.70 .

Table 8. Reliability Test

	Cronbach's Alpha	Composite Reliability (rho_c)
Customer Value (CV)	0.967	0.970
Trust (T)	0.919	0.939
Word of Mouth (WOM)	0.899	0.937

Based on the table above, it can be seen that the values of Cronbach's Alpha and Composite Reliability are all above 0.70, indicating that all variables are reliable. The highest Cronbach's Alpha value is found in the Customer Value variable, which means that the measurement items for this variable have the strongest correlation and consistency. Meanwhile, the Composite Reliability (rho_c) values appear higher overall for all variables compared to Cronbach's Alpha. Composite Reliability is a statistical measure used to assess the extent to which items within a construct consistently measure the variable. It differs from Cronbach's Alpha because it takes into account the loading factor of each item (Haryono, 2016).

R-Square Test

The R-square test results are presented as follows:

Table 9. R-Square Test

	R-Squared	Adjusted R-Squared
Trust (T)	0.830	0.829
Word of Mouth (WOM)	0.896	0.894

Based on the test results, the Adjusted R-Squared value for the Trust variable is 0.829. This indicates that the Customer Value variable is able to explain 82.9% of the variance in Trust. Furthermore, the Adjusted R-Squared value for the Word of Mouth variable is 0.894,

which means that Customer Value and Trust together explain 89.4% of the variance in Word of Mouth. Therefore, it can be concluded that both regression models are sufficiently strong and capable of explaining the variation in the dependent variables.

Effect Size Test

The Effect Size test results are presented as follows:

Table 10. Effect Size Test

	Trust (T)	Word of Mouth (WOM)
Customer Value (CV)	4.867	0.164
Trust (T)		0.686

The explanation of the table above is as follows:

1. The effect of Customer Value on Trust is 4.867, indicating a strong effect. This suggests that an increase in perceived customer value significantly enhances customer trust.
2. The effect of Customer Value on Word of Mouth is 0.164, which is considered moderate. Although there is a fairly good relationship, its impact is not as strong as on the Trust variable. Customer Value contributes to Word of Mouth behavior, but it is not dominant, indicating that other factors are also considered by customers.
3. The effect of Trust on Word of Mouth is 0.686, indicating a strong effect. This shows that higher trust encourages customers to share their experiences through Word of Mouth behavior.

Significance Test

The significance test to verify the hypotheses was conducted as follows:

Table 11. Significance Test

Path Coefficient	P-Values
Customer Value (CV) → Word of Mouth (WOM)	0.317
Trust (T) → Word of Mouth (WOM)	0.648
Customer Value (CV) → Trust (T)	0.911
Customer Value (CV) → Trust (T) → Word of Mouth (WOM)	0.590

The explanation of the significance test results is as follows:

The path from Customer Value to Word of Mouth has a P-Value of $0.002 < 0.005$, therefore H1 is accepted, meaning that Customer Value has a significant effect on Word of Mouth. In other words, when customers perceive high value from consulting services, they are more likely to share positive experiences through Word of Mouth behavior.

Furthermore, the path from Trust to Word of Mouth has a P-Value of $0.000 < 0.005$, so H2 is accepted, indicating that Trust significantly influences Word of Mouth. This shows that Trust has a greater impact compared to Customer Value, as reflected by the P-Value approaching zero. Customers who trust the service are more likely to spread positive information through Word of Mouth.

For the third hypothesis, Customer Value affects Trust, with a P-Value of $0.000 < 0.005$, meaning H3 is accepted. This indicates that perceived customer value plays an important role in shaping customer trust in the service provided.

Finally, the indirect path from Customer Value to Word of Mouth through Trust (as a mediating variable) yields a P-Value of $0.000 < 0.005$, thus H4 is accepted. This demonstrates that Trust acts as an effective mediating variable in linking Customer Value and Word of Mouth. High perceived value builds trust, which in turn encourages Word of Mouth behavior.

Q-Square Test

The Q-Square test was conducted on the items of the Trust and Word of Mouth variables with the following results:

Table 12. Q-Square Test

	Q-Squared
T1	0.589
T2	0.638
T3	0.645
T4	0.609
T5	0.619
WOM1	0.726
WOM2	0.629
WOM3	0.682

Based on the table above, all items forming the model have Q-Squared values above 0.35. The range between 0.589 and 0.726 indicates that the model is capable of predicting endogenous variables (Trust and Word of Mouth) better than merely using their mean values. Moreover, since these values are closer to one, it suggests that the predictive relevance of the model is strong (large effect size). Therefore, the research model can be considered reliable in predicting the Trust (T) and Word of Mouth (WOM) variables.

Goodness of Fit (GoF) Test

The Goodness of Fit test was conducted by calculating the square root of the average AVE multiplied by the average R-Squared, as follows:

Table 13. Goodness of Fit Test

	AVE	R-Squared
Customer Value	0.617	
Trust (T)	0.754	0.830
Word of Mouth (WOM)	0.832	0.896
Average	0.734	0.863

$$\begin{aligned} \text{GoF Value} &= \sqrt{(\text{Average AVE} \times \text{Average R-Squared})} \\ &= \sqrt{(0.734 \times 0.863)} \\ &= 0.796 \end{aligned}$$

Based on the calculation results, the GoF value is 0.796, indicating that the combined performance of the outer model and inner model in this study can be classified as having a large Goodness of Fit. Overall, the model is capable of explaining the variation in the data well, where the independent variables Customer Value and Trust demonstrate strong predictive power, as evidenced by the high R-Squared values. Additionally, all variables show solid convergent validity, as indicated by AVE values above 0.5.

Discussion

The results of this study indicate that all proposed hypotheses are accepted. In other words, Customer Value and Trust significantly influence Word of Mouth in the context of tax consulting services. The direct effect of Customer Value on Word of Mouth (path coefficient = 0.317, p-value = 0.000) demonstrates that customers’ perceived value—comprising Service Benefit, Relationship Benefit, and Monetary Sacrifice—tends to encourage positive recommendation behavior. This finding is consistent with previous studies such as Rohim & Arvianto (2017), which state that higher customer value increases the likelihood of sharing experiences.

Meanwhile, the effect of Trust on Word of Mouth (path coefficient = 0.648, p-value = 0.002) is more dominant, indicating that trust based on the competence, knowledge, and integrity of a consultant is a key driver of Word of Mouth behavior. This finding is also supported by Aji & Duriany (2015) in the context of financial services. The indirect effect through Trust as a mediating variable (path coefficient = 0.590, p-value = 0.000) further confirms that Customer Value can build trust, which in turn encourages Word of Mouth. This is supported by strong effect sizes (4.867 for CV → T and 0.686 for T → WOM), although the

direct effect of Customer Value on Word of Mouth is only moderate (0.164). The high R-Squared value (0.896 for WOM) indicates that the model effectively explains variations in Word of Mouth behavior, supported by adequate convergent validity, discriminant validity, and reliability.

Based on the hypothesis testing results, it is evident that all variables—Customer Value and Trust—have a positive and significant influence on Word of Mouth. These findings empirically support the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which suggests that human behavior, in this case Word of Mouth, is driven by intentions formed from individual evaluations and beliefs after receiving a service. Within the TPB framework, Customer Value plays a role in shaping Attitude Toward Behavior. Customers who perceive maximum benefits (both functional and emotional) relative to the sacrifices made will develop a positive attitude toward the service. This positive attitude then leads to a willingness to recommend the service to others as a form of appreciation for the value received.

The finding that Trust significantly affects Word of Mouth aligns with the components of Perceived Behavioral Control and Subjective Norms in TPB. Customer trust reduces perceived risk and uncertainty. Internally, Trust provides confidence to customers that the information they share with others is accurate and not misleading (behavioral control). From a social perspective, strong trust makes customers feel that recommending the service is appropriate and socially acceptable.

In the context of respondent data, most of which comes from East Java, the findings also reflect the local culture, which tends to be collectivist, cooperative (gotong royong), and values strong interpersonal relationships (as seen in Javanese culture emphasizing harmony and kinship). This cultural background makes Word of Mouth a highly effective marketing strategy, as recommendations are often based on personal experiences and close social networks. Additionally, the needs of taxpayers for tax consulting services are influenced by frequently changing tax regulations, such as revisions to income tax laws or policies related to digital taxation, which require quick adaptation to avoid penalties. Government applications such as Coretax are often perceived as complex by the general public, further increasing the demand for consultants who can simplify the process.

Considering these findings, tax consulting firms can adopt new policies and strategies to remain competitive in a dynamic business environment. For instance, firms may implement service localization strategies by engaging with MSME business communities or collaborating with schools and universities to reach potential entrepreneurs while also providing educational initiatives. This approach can strengthen personal relationships and enhance Word of Mouth. Digital innovation strategies may also be applied by developing internal applications integrated with client profiles to support customer-centric services. Additionally, companies can introduce loyalty programs offering discounts to encourage organic marketing. These strategies can help reduce general marketing costs such as advertising while focusing on customer retention to build long-term trust.

This study has several limitations. First, the sample is relatively limited, as most respondents are domiciled in East Java, which may limit the generalizability of the findings to other regions with different cultural or tax-related characteristics (e.g., Jakarta with higher business complexity). Second, the research model only incorporates Customer Value, Trust, and Word of Mouth without considering external factors such as rapid digital transformation or evolving tax regulations.

Future research in tax consulting services should explore the impact of large-scale digitalization, such as the implementation of applications like Coretax and regulatory changes on taxpayer behavior. Additional variables such as customer digital literacy, satisfaction with government applications, and business resilience of consulting firms in the VUCA (Volatility, Uncertainty, Complexity, Ambiguity) era should also be considered. Moreover, future studies may expand the sample size by collaborating with consulting firms in different regions or conducting cross-cultural comparisons. This is expected to enrich the understanding of

survival strategies for tax consulting services amid global competition and national policy changes.

4. Conclusion

This study examines the effect of Customer Value and Trust on Word of Mouth in a tax consulting firm in Mojokerto, involving a sample of 180 corporate taxpayers. The results of the PLS-SEM analysis indicate that all hypotheses are accepted:

1. Customer Value has a significant effect on Word of Mouth (path coefficient = 0.317, p-value = 0.002).
2. Trust has a significant effect on Word of Mouth (path coefficient = 0.648, p-value = 0.000).
3. Customer Value has a significant effect on Trust (path coefficient = 0.911, p-value = 0.000).
4. Customer Value has a significant effect on Word of Mouth through the mediation of Trust (path coefficient = 0.590, p-value = 0.000).

The research model demonstrates a good fit, with a GoF value of 0.796, an R-Squared value for Word of Mouth of 0.896, and adequate validity and reliability. This study also confirms that perceived customer value (through Service Benefit, Relationship Benefit, and Monetary Sacrifice) and trust (based on Benevolence, Integrity, and Competency) are the main drivers of positive Word of Mouth behavior.

Based on these findings, companies are expected to focus more on enhancing Customer Value through high-quality services, effective communication, and competitive pricing. Firms must also consistently build Trust with customers through transparency and professional competence in tax consulting services. When these aspects are properly managed with accountable governance, Word of Mouth can function as an effective organic marketing strategy.

For other stakeholders, such as taxpayers and the government, these results can serve as a reference in selecting reliable consultants who can assist taxpayers in fulfilling their obligations, ultimately contributing to the achievement of national tax ratio targets. For future researchers, these findings can be further developed by expanding the geographical scope of the sample or incorporating additional variables such as customer satisfaction.

5. Reference

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