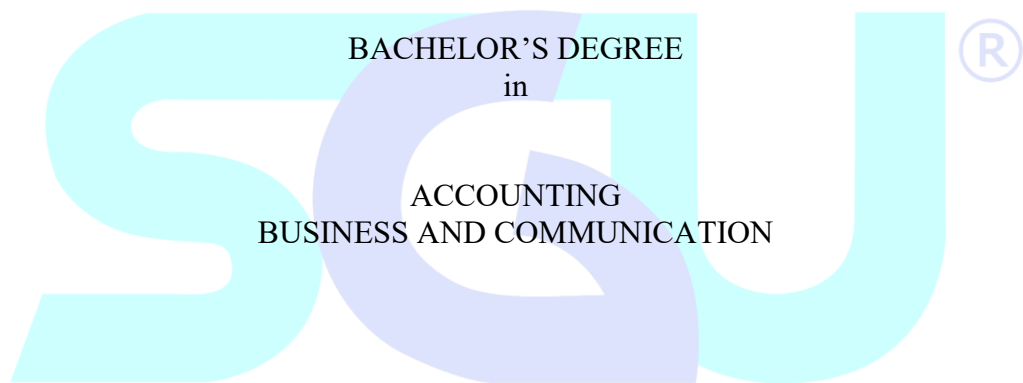


**THE EFFECT OF TAX SYSTEM DIGITALIZATION ON THE
TAX COMPLIANCE OF FASHION SMEs: THE MEDIATING
ROLE OF PERCEIVED USEFULNESS.**

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STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.



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ABSTRACT

THE EFFECT OF TAX SYSTEM DIGITALIZATION ON THE TAX COMPLIANCE OF FASHION SMEs: THE MEDIATING ROLE OF PERCEIVED USEFULNESS.

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This study examines how tax system digitalization, specifically e-filing, e-billing, and e-invoicing, affects tax compliance among medium-sized fashion SMEs in Jakarta, with perceived usefulness as a mediating variable. Grounded in the Technology Acceptance Model (Davis, 1989) A quantitative approach was used, collecting survey data from 117 valid respondents at Blok M and ITC Mangga Dua via structured questionnaires, which were analyzed using multiple linear regression and mediation analysis in IBM SPSS. The results show that all three digital tax systems positively and significantly influence tax compliance. E-invoicing had the strongest effect ($\beta = 0.818$), followed by e-billing ($\beta = 0.455$) and e-filing ($\beta = 0.427$). Perceived usefulness was found to partially mediate the relationship between e-filing and tax compliance, as well as between e-invoicing and tax compliance, and to fully mediate the relationship between e-billing and tax compliance. These findings suggest that improving tax compliance among fashion SMEs requires not only providing digital tools but also ensuring that taxpayers recognize their practical value.

Keywords: Tax System Digitalization, E-filing, E-billing, E-invoicing, Perceived Usefulness, Tax Compliance, Fashion SMEs, Technology Acceptance Model



DEDICATION

I dedicate this work to my parents and my extended family.



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