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FINANCIAL STRUCTURE AND PROFIT DYNAMICS SHAPING TAX AVOIDANCE IN INDONESIAN CONVENTIONAL BANKS LISTED 2020–2024

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Abstract

This study aims to examine the effect of leverage, firm size, profitability, and capital intensity on tax avoidance in conventional commercial banks listed on the Indonesia Stock Exchange during the 2020–2024 period. This study uses secondary data in the form of annual financial statements and applies a purposive sampling method, result-ing in 28 banks. The analytical technique employed is multiple linear regression using SPSS version 26. The results indicate that, partially, profitability has a significant effect on tax avoidance, while leverage, firm size, and capital intensity do not have a significant effect. However, simultaneously, leverage, firm size, profitability, and capi-tal intensity have a significant effect on tax avoidance. These findings indicate that tax avoidance practices in the banking sector are influenced by a combination of corporate financial characteristics, with profitability as the main determinant.

Keywords: Leverage; Firm Size; Profitability; Capital Intensity; Tax Avoidance.

INTRODUCTION

Based on Law Number 10 of 1998 concerning Banking, banks are business entities that collect funds from the public in the form of deposits and distribute them back to the community in the form of credit and/or other forms in order to improve the standard of living of many people. Conventional commercial banks as the main part of the banking system provide a wide range of financial products and services, ranging from fundraising, lending, to transaction and investment services. Because of its role as an intermediary institution, the stability and performance of banking have a close relationship with the stability of the national financial system and the economic growth of a country. Therefore, transparency and the health of banks' financial performance are important factors in maintaining public trust and economic sustainability. However, in carrying out their operational activities, banks are also faced with tax obligations that can affect the amount of net profit obtained. Based on Law Number 28 of 2007 concerning General Provisions and Tax Procedures (KUP), taxes are mandatory contributions to the state owed by individu-als or entities that are coercive based on the law, by not getting direct rewards, and are used for state purposes for the maximum prosperity of the people. Taxes function as the main source of state revenue to finance development and carry out the function of regulating the economy.

The development of the tax ratio in Indonesia shows a fluctuating trend during the 2020–2024 pe-riod. Based on data from pajak.go.id, Indonesia's tax ratio was recorded at 8.33% in 2020, then increased to 9.11% in 2021, and rose again to 10.41% in 2022. This increase reflects an improvement in tax revenue performance in line with the post-pandemic economic recovery. However, as reported by klikpajak.id, Indonesia's tax ratio has decreased slightly to 10.31% in 2023. This decline shows a slowdown in tax reve-nue growth compared to the growth rate of Gross Domestic Product (GDP). Furthermore, based on the ikpi.or.id report, the tax ratio will fall again to 10.07% in 2024. This move indicates that, although the government has managed to significantly increase the tax ratio post-pandemic, the challenge of main-taining the consistency of the tax-to-GDP ratio is still an important concern in national fiscal policy. Based on standards from the World Bank (World Bank) and the Ministry of Finance of the Republic of In-donesia, the ideal level is in the range of 15% – 18% of GDP. This figure is considered sufficient to support the financing of sustainable development and the provision of public services. Thus, Indonesia's achievement, which is still in the range of 10%, shows that there is still a gap of around 5% – 8% from the ideal target. This indicates the

need for further efforts to expand the tax base, improve compliance, and strengthen the tax administration system so that the tax contribution to GDP can reach the ideal stand-ard in the future. In the corporate context, one of the efforts that management often makes for tax burden efficien-cy is tax avoidance (tax avoidance). According to Revelation et al. (2025) Tax avoidance It is an effort to reduce the tax burden that is carried out legally through the use of loopholes or ambiguities in tax regula-tions. Although this action is not unlawful, the practice of Tax avoidance It is often considered to reduce the potential for state revenue and raises an ethical dilemma between corporate interests and public in-terests. The banking sector, especially conventional commercial banks listed on the Indonesia Stock Ex-change (IDX), is one of the interesting sectors to study. In addition, the banking sector has the unique characteristic that the majority of its assets are in the form of financial assets with a relatively small por-tion of fixed assets so that financial ratios such as Leverage, profitability, company size, and Capital Inten-sity can affect tax strategies differently than other sectors.

Some previous research on determinants Tax avoidance shows inconsistent results. For example, on the Leverage. According to Ainniyya's research et al. (2021) shows that partially Leverage affects tax avoidance. Meanwhile, according to Shinta's research (2022) Variable Leverage has no significant effect on tax avoidance (tax avoidance). Based on the description of the study, it can be seen that there are differ-ences in the results of the findings related to the influence of Leverage against Tax avoidance. On the company size variable, the results of Anggie & Mahpudin's research (2024) shows that the size of the company has a partial positive effect on tax avoidance. Meanwhile, according to Ainniya et al. (2021) Significantly, the size of the company has no effect on tax avoidance.

Different results also appear in the profitability variable, where according to Hermawan et al. (2021) finding profitability has a significant effect on tax avoidance. Meanwhile, according to Shinta, (2022) profitability has no effect on tax avoidance. Similarly, the Capital Intensity, according to research from Sari & Indrawan (2022) Capital Intensi-ty has a positive effect on tax avoidance. Meanwhile, according to the research of Dewi & Oktaviani (2021) shows that Capital Intensity has no significant effect on tax avoidance. Based on the differences in the results of previous research on the variables of leverage, company size, profitability, and capital intensity, it can be seen that the influence of these factors on tax avoidance is still inconsistent. Therefore, this study focuses on conventional commercial banks listed on the Indonesia Stock Exchange (IDX) during the 2020–2024 period, with the aim of re-examining the influence of lever-age, company size, profitability, and capital intensity on tax avoidance. The results of this study are ex-pected to contribute to the development of literature on corporate taxation and become a consideration for regulators and company management in understanding the factors that affect tax avoidance practices in the banking sector which has a strategic role in the national economy.

LITERATURE REVIEW

Agency Theory

Agency theory *(Agency Theory)* is the main theory on which this research is based. This theory explains the relationship between the owners of the company *(main)* and management *(agent),* where managers are authorized to manage the company's resources for the benefit of the owners. However, there are often differences of interest *(conflict of interest)* between the two (Jensen & Meckling, 1976). In the context of *tax avoidance*, managers as agents try to minimize tax burdens to increase the company's net profit and obtain performance incentives, while the government wants maximum tax revenue. This creates a conflict of interest between the interests of the company and the interests of the state. This theory explains that company decisions in terms of *leverage*, company size, profitability, and *capital intensity* are the result of management's considerations to achieve optimal *tax efficiency* without violating the rules.

Tax Avoidance

Tax avoidance is defined as an attempt to minimize or save taxes through applicable regulations (Hendayana *et al.,* 2024). Tax avoidance *(tax avoidance)* is an effort made by corporate taxpayers to minimize the tax liability that must be paid on the revenue obtained and does not violate the provisions of the applicable tax law (Nurhasan, 2023). Question *Tax avoidance* is a unique and complicated problem because on the one hand *Tax avoidance* not breaking the law, but on the other hand *Tax avoidance* Undesirable by the Government (Octavia) *et al.,* 2021). To measure *Tax avoidance* carried out by the company, the researcher used *effective tax rate* (ETR). ETR has a negative interpretation with *Tax avoidance*. This means that a high ETR indicates a low *Tax avoidance* company and vice versa (Ainniyya *et al.*, 2021).

Leverage

Leverage is one of the financial ratios that describes the relationship between a company's debt to capital and company assets (Harahap *et al.,* 2022). *Leverage* The increase is an indicator of potential revenue greater than the cost of assets, thus giving a positive signal to investors regarding the stability and profitability of the company (Harahap *et al.,* 2022). *Leverage* can also refer to the amount of debt that a company uses to finance assets (Thelma *et al.,* 2023).

Company Size

Company size is the size of a company that can be seen from the level of sales, the amount of equity, or the number of assets owned by the company (Rossa *et al., 2023)*. Where the size of this company can show and also classify the small and large of the company, there are several ways used to show the size of the company such as total capital and total assets (Hermawan *et al.,* 2021). Company size is the size of the scale seen from the total assets of a company or organization that combines and organizes various resources with the aim of producing goods or services for sale(Arista *et al.,* 2023).

Profitability

Company profitability is the ability of a company to earn profits in relation to sales, total assets, and its own capital (Andalenta & Ismawati, 2022). With the increase in the company's profit, it will definitely be followed by an increase in taxes, so that the company can avoid taxes (Shinta, 2022). The profitability ratio has the purpose of finding out how much a company is able to generate profits in a certain period and also provides a reflection on the level of effectiveness of management in carrying out operational activities (Bawazier, 2022). To measure the profitability carried out by the company, the researcher used *return on assets* (LENGTH). *Return on asset* (ROA) is a ratio used to measure the ability of bank management to make profits (profit before tax) (Gustiati & Diansyah, 2021). The higher the ratio value *return on assets* (ROA) in a bank, the better the health level of the bank in accordance with the provisions of Bank Indonesia Circular Letter No. 13/24/DPNP/2011.

Capital Intensity

Capital intensity can show how much the company invests its assets in the form of fixed assets (Sari & Indrawan, 2022). *Capital Intensity* This can be a form of a company's strategy to avoid taxes by allocating capital to its fixed assets (Laurencia & Indarto, 2025). *Capital intensity* This can affect depreciation expenses because basically fixed assets will depreciate every year so that they can reduce the company's tax burden (Dewi & Octaviani, 2021). Getting bigger *Capital Intensity Ratio* then the greater the depreciation burden and action *Tax avoidance* will also be higher (Dewi & Octaviani, 2021).

Conceptual Framework

The conceptual framework in the research can be seen in the image below.

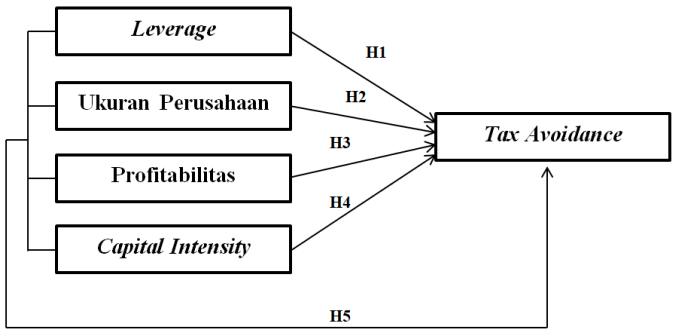

Figure 1. Conceptual Framework

Hypothesis Formation

The Effect *of Leverage* on *Tax Avoidance*

Leverage In this study, it was measured using *debt to equity ratio* (DER), which is a ratio used to measure the extent to which a company is financed by debt (Prasetya & Muid, 2022). Companies with levels *Leverage* has a large interest burden that can be used as a deduction for taxable profits, thus encouraging the practice of *Tax*

avoidance. Ainniyya research results *et al.* (2021) shows that partially *Leverage* affects *tax avoidance.* Based on the description above, the first hypothesis (H1) is formed as follows:
H1 : *Leverage* affects *tax avoidance*

The Effect of Company Size on *Tax Avoidance*

The size of this company can show and also classify the size and size of the company, there are several ways used to show the size of the company such as total capital and total assets (Ikhlas & Mutmainah, 2025). Large companies tend to have better resources, access to information, and managerial ability to do tax planning, so they have a higher potential to do *Tax avoidance* compared to small companies. According to research by Anggie & Mahpudin (2024) shows that the size of the company has a partial positive effect on tax avoidance. Based on the description above, the second hypothesis (H2) is formed as follows:
H2 : Company size affects *tax avoidance*

The Effect of Profitability on *Tax Avoidance*

Profitability is a very bad indicator in assessing the quality of a company (Hermawan *et al.,* 2021). Profitability is a measure of management performance in management in terms of company profits, company wealth, because the higher the company's profitability, the higher the company's net profit (Sihotang & Siagian, 2020). Companies with high profitability ratios indicate that they have an excellent ability to generate profits (Hendayana *et al.,* 2024). In other words, the higher the level of profitability of the company, the greater the tax burden that must be beared. This condition encourages management to carry out a strategy *Tax avoidance* as an effort to reduce corporate tax liability. Research conducted by Hermawan *et al.* (2021) finding profitability has a significant effect on *tax avoidance.* Based on the description above, the third hypothesis (H3) is formed as follows:
H3 : Profitability affects *tax avoidance*

The Effect of *Capital Intensity* on *Tax Avoidance*

Capital Intensity is a funding activity carried out by a company that is sustainable with funding in the form of fixed assets or capital intensity (Sinaga & Malau, 2021). The higher the value of fixed assets, the greater the depreciation burden that can reduce taxable profits, so companies tend to have a greater opportunity to do so. *tax avoidance.* Based on research conducted by Sari & Indrawan (2022) *Capital Intensity* has a positive effect on *tax avoidance.* Based on the description above, the fourth hypothesis (H4) is formed as follows:
H4 : *Capital Intensity* affects *tax avoidance*

The Influence of *Leverage,* Company Size, Profitability, and *Capital Intensity* on *Tax Avoidance*

Simultaneously, the *Leverage*, company size, profitability, and *Capital Intensity* can affect the level *tax avoidance. Leverage* creating interest expenses as a tax deduction, the size of the company determines the ability to plan taxes, profitability determines the amount of taxable profit, and *Capital Intensity* affect depreciation that reduces taxable profits. Marsela's research (2025) prove that the four variables together have a significant effect on *Tax avoidance*. Based on this description, the fifth hypothesis (H5) is formulated as follows:
H5: *Leverage*, Company Size, Profitability, And *Capital Intensity* Simultaneously Affect *Tax Avoidance*

METHOD

Population and Sample

The sampling techniques used are *purposive sampling*, namely the determination of samples based on certain criteria that are tailored to the purpose of the research. The criteria for determining the sample in this study are presented in the following table.

Table 1. Sample Selection

No.	Criteria	Quantity
1	The total number of banking companies listed on the Indonesia Stock Exchange (IDX) for the 2020-2024 period.	47
2	Banking companies that are not included in the category of conventional commercial banks listed on the IDX during the 2020–2024 period.	(4)
3	Companies that do not publish complete and consecutive annual reports for the years 2020, 2021, 2022, 2023 and 2024.	0
4	Banking companies listed on the Indonesia Stock Exchange (IDX) suffered losses during the observation period	(15)
Total Sample		**28**
Year of Observation		**5**
Number of samples used in the study		**140**

Source: Secondary data processed by researchers, 2025

Data Types and Sources

This research uses secondary data, in the form of annual financial statements *(Annual Report)* obtained from official sources, namely the Indonesia Stock Exchange (www.idx.co.id), Financial Services Authority (www.ojk.go.id), and the relevant company's website for the period 2020–2024.

Data Analysis Methods

This study uses multiple linear regression analysis methods to test the influence of independent variables consisting of *Leverage*, company size, profitability, and *Capital Intensity* to the dependent variables, namely *Tax avoidance*. Before the regression test is carried out, the data feasibility test is first carried out through a classical assumption test, which includes a normality test, a multicollinearity test, and a heteroscedasticity test. The tool used in the data processing process is by using the SPSS program *(Statistical Product and Service Solutions)* version 26.

Variable Operational Definition

The variables used in this study consist of dependent variables, namely *tax avoidance,* and independent variables, namely *leverage,* company size, profitability, and *capital intensity.* The operational definitions of each of these variables are explained as follows:

Table 2. Variable Operational Definition

Variable	Definition	Indicator	Scale
Tax Avoidance (Y)	The company's efforts to legally reduce the tax burden without violating regulations.	ETR = Tax Expense / Profit Before Tax	Ratio
Leverage (X1)	The level of use of debt to finance the company's assets.	DER = Total Debt / Total Equity	Ratio
Company Size (X2)	The size of the company is seen from the total assets owned.	*Firm Size* = Ln (Total Assets)	Ratio
Profitability (X3)	The ability of a company to generate a profit from its assets.	ROA = Net Profit / Total Assets x 100%	Ratio
Capital Intensity (X4)	The level of investment of a company in fixed assets relative to total assets.	CI = Fixed Assets / Total Assets	Ratio

RESULTS AND DISCUSSION

Classic Assumption Test

The classical assumption test includes the normality test, *the multicollinearity* test and *the heteroscedasticity* test as follows:

Normality Test

The results of the normality test can be seen in figure 2 below.

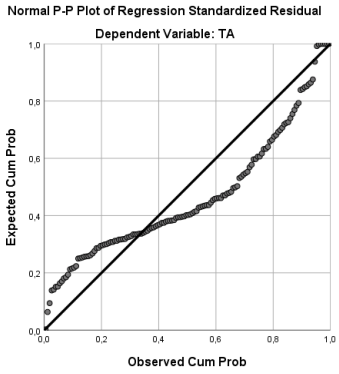

Figure 2: Data Pattern Results in the Normality Test

Source: Secondary data processed by researchers, 2025

Based on the *Normal P–P Plot of Regression Standardized Residual* for the *Tax Avoidance* (TA) dependent variable, it can be seen that the residual points tend to follow and are around the diagonal line, although there are slight deviations in some sections, especially at the beginning and end of the distribution. The pattern suggests that the residual distribution is generally close to the normal distribution. Small deviations that occur are still tolerable and do not form extreme patterns that deviate far from the diagonal line. Thus, it can be concluded that the residual normality assumption in the regression model has been met, so that the regression model is suitable for further analysis and the results of the regression coefficient estimation can be considered statistically valid.

Multicollinearity Test

Test results *Multicollinearity* can be seen in Table 3 below.

Table 3. Tolerance and VIF Results

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	LV	,679	1,473
	UP	,704	1,420
	PFT	,782	1,278
	CI	,942	1,062

a. Dependent Variable: TA

Source: Secondary data processed by researchers, 2025

Based on the results of *the multicollinearity* test shown in the *Collinearity Statistics table,* it is known that all independent variables in the model, namely *Leverage* (LV), Company Size (UP), Profitability (PFT), and *Capital Intensity* (CI), have a *Tolerance* value above 0.10 and *a Variance Inflation Factor* (VIF) value below 10. In detail, the *tolerance* values of each variable were 0.679 for LV, 0.704 for UP, 0.782 for PFT, and 0.942 for CI, while the VIF values were in the range of 1.062 to 1.473. These values show that there is no high correlation between independent variables in the regression model. Thus, it can be concluded that the regression model is free from *the problem of multicollinearity,* so that each independent variable is able to explain the *dependent variable Tax Avoidance* (TA) independently and the results of the regression estimate can be trusted for further analysis.

Heteroscedasticity Test

Test results *heteroskedasticity* can be seen in Figure 3 below.

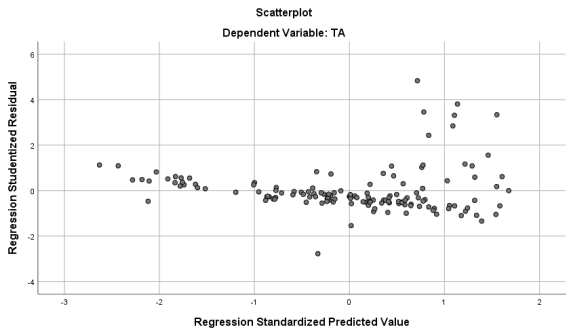

Figure 3: Data Pattern Results on the Heteroscedasticity Test
Source: Secondary data processed by researchers, 2025

Based on the results of *the heteroscedasticity* testusing a scatterplot between *the Regression Standardized Predicted Value* and *the Regression Studentized Residual*, it can be seen that the residual points are randomly spread above and below the zero line and do not form a specific pattern. The distribution pattern shows that *heteroscedasticity does not occur* in the regression model. Thus, it can be concluded that the assumption *of homoskedasticity* has been met, so the regression model is feasible to use for further analysis.

Autocorrelation Test

Test results *Autocorrelation* can be seen in Table 4 below.

Table 4. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,458[a]	,210	,186	,0801787	1,310

a. Predictors: (Constant), CI, PFT, UP, LV

b. Dependent Variable: TA

Source : Secondary data processed by researchers, 2025

Based on the results *of the autocorrelation* test using Durbin–Watson statistics, a Durbin–Watson value of 1.310 was obtained. The value is in the range of acceptance, which is between −2 to +2, which indicates that there is no indication of *autocorrelation* in the regression model. Thus, the residuals in the model are independent and do not correlate between observation periods. This indicates that the regression model has met one of the classical assumptions, so the resulting parameter estimation is unbiased and can be used for further hypothesis testing.

1. Discusssion

Multiple Linear Regression Analysis

The following are the results of multiple linear regression calculations using the SPSS version 26 program.

T Test (Partial Test)

The T-test aims to find out whether independent variables (*leverage,* company size, and *capital intensity*) have a significant influence individually on the dependent variables *(tax avoidance).*

Table 5. T Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,343	,136		2,522	,013
	LV	-,004	,003	-,134	-1,447	,150
	UP	,000	,005	-,007	-,072	,943
	PFT	-3,389	,629	-,466	-5,389	,000
	CI	-,263	,359	-,058	-,731	,466

a. Dependent Variable: TA

The results of the partial test a out:

H1 : *Leverage* Affects *Tax Avoiaance*

Based on table 5, the *Leverage* (LV) produces a t-value calculated < t table or -1.447 < 1.997 with a significance level of 0.150 > 0.05. So it can be concluded that *Leverage* has no significant effect on *tax avoidance.* Thus, the results of this study are not in accordance with the results of the research Ainniya *et al.* (2021) shows that partially *Leverage* affects *tax avoidance.* This shows that the changes in the *Leverage* has not been able to exert a real influence on change *tax avoidance.* The results of this study prove that the first hypothesis (H1) is rejected. The first hypothesis is rejected due to changes in the *Leverage* has not been able to exert a real influence on change *tax avoidance.* This hypothesis is rejected due to the *Leverage* banking is relatively stable and under the strict supervision of regulators, so the variation in debt does not create sufficient incentive for management to do so. *tax avoidance.*

H2 : Company Size Affects *Tax Avoidance*

Based on table 5, the company size variable (UP) produces a t-value calculated < t table or -0.072 < 1.997 with a significance level of 0.943 > 0.05. So it can be concluded that the size of the company does not have a significant effect on the *Tax avoidance*. Thus, the results of this study are not in accordance with the results of Anggie & Mahpudin's research (2024) which shows that the size of the company has a partial positive effect on tax avoidance *(tax avoidance)*. This study proves that the second hypothesis (H2) is rejected. So, it can be concluded that the size of the company is not a factor that can explain the variation in change *Tax avoidance* in this study. This hypothesis

is rejected because both large and small banks are subject to the same standards of compliance and supervision, so the size of the company does not cause significant differences in practice *tax avoidance.*

H3 : Profitability Affects *Tax Avoidance*

Based on table 5, the profitability variable (PFT) produces t calculated > t of the table or -5.389 > 1.997 with a significance of 0.000 < 0.05. So it shows that profitability has an effect on *Tax avoidance*. Thus, the results of this study are in accordance with the research Hermawan *et al.* (2021) which results in profitability has a significant effect on *tax avoidance.* This study proves that the third hypothesis (H3) is accepted. This hypothesis is accepted because the higher the profitability, the greater the tax burden that must be borne, thus encouraging management to carry out tax planning to reduce tax liability.

H4 : *Capital Intensity* Affects *Tax Avoidance*

Based on table 5, the *Capital Intensity* (CI) produces t calculated < t table or -0.731 < 1.997 with a significance of 0.466 > 0.05. So it shows that *Capital Intensity* affects *Tax avoidance*. Thus, the results of this study are not in accordance with the results of the research Sari & Indrawan (2022) that *Capital Intensity* has a positive effect on *tax avoidance.* This study proves that the fourth hypothesis (H4) is rejected. This hypothesis is rejected because the structure of banking assets is dominated by financial assets so that the expense of asset depreciation remains relatively small and does not have a significant effect on *Tax avoidance*\

F Test (Simultaneous Test)

The F test aims to find out whether independent variables (*leverage,* company size, profitability, and *capital intensity*) together have a significant influence on the dependent variables *(tax avoidance).*

Table 6. F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,230	4	,058	8,962	,000[b]
	Residual	,868	135	,006		
	Total	1,098	139			

a. Dependent Variable: TA

b. Predictors: (Constant), CI, PFT, UP, LV

Based on table 6, a significance value of 0.000 < 0.05 and an F-calculation value of 8.962 > F-table 2.44 were obtained. It is concluded that simultaneously for independent variables *leverage,* company size, proficiency and *Capital Intensity* has a significant effect on *tax avoidance.* Thus, these results are in accordance with the results of the study Marseille (2025) which proves that the four variables together have a significant effect on *tax avoidance.* The results of this study prove that the fifth hypothesis (H5) is accepted. The acceptance of H5 shows that *Leverage*, company size, profitability, and *Capital Intensity* has a significant effect on *Tax avoidance*. Although only partially significant profitability, the combination of financial characteristics and the company's asset structure together still influences the bank's tax planning strategy. This confirms that tax avoidance practices are not determined by a single factor, but by the interaction of various company characteristics

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that profitability has a significant effect on tax avoidance in conventional commercial banks listed on the Indonesia Stock Exchange for the 2020–2024 period. This shows that the higher the company's profitability level, the greater the tendency of management to do tax planning to reduce tax burden. Meanwhile, leverage, com-pany size, and capital intensity did not have a significant effect on tax avoidance, indicating that these characteristics have not been able to explain the variation in tax avoidance practices in the banking sec-tor. However, simultaneously leverage, company size, profitability, and capital intensity have been shown to have a significant effect on tax avoidance, thus showing that tax avoidance practices are influ-enced by a combination of various company characteristics.

Suggestion

For banking management, it is recommended that tax planning be carried out carefully and still prioritize compliance with applicable tax regula-tions. For regulators, the results of this study are ex-pected to be considered

in improving tax supervi-sion, especially in companies with high levels of profit-ability. Furthermore, the next researcher is ad-vised to add other variables and expand the research ob-ject in order to obtain more comprehensive results related to the factors that affect tax avoidance.

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