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Revisiting Tax Avoidance in Global Islamic Commercial Banks: The Critical Role of Profitability, Capital Structure, and Firm Size within a Sharia-Based Governance Framework

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ABSTRACT

Tax avoidance remains a persistent concern in the global banking industry, including Islamic commercial banks, where financial decision-making is expected to align with Shariah-based governance principles. This study revisits the determinants of tax avoidance in Islamic commercial banks by critically examining the roles of profitability, capital structure, and firm size within a Shariah-compliant institutional context. Employing a quantitative research design, this study analyzes panel data from nine Islamic commercial banks that consistently published quarterly financial reports from 2018 to 2022. The empirical analysis is conducted using panel regression techniques in EViews 10, supported by classical assumption tests, model feasibility tests, and coefficient-of-determination analysis. The findings reveal that profitability and capital structure significantly Influence tax avoidance behavior in Islamic commercial banks, while firm size does not exhibit a statistically significant effect. These results suggest that internal financial performance and leverage decisions play a more decisive role than organizational scale in shaping tax-related behavior, even within Shariah-oriented institutions. The novelty of this study lies in its integration of conventional financial determinants with a Shariah-based governance perspective, offering critical insights into how Islamic banks navigate the tension between profit optimization and ethical tax compliance. The findings contribute to the global Islamic economics literature by providing policy-relevant implications for strengthening governance mechanisms and enhancing fiscal responsibility in Islamic financial institutions.

Keywords: tax avoidance, islamic commercial banks, sharia-based governance, capital structure, global islamic economics.

INTRODUCTION

Each company employs various tactics to minimize its tax burden, although the associated risks are also greater. Companies must prepare optimal tax planning so that criminal and administrative sanctions can be avoided.[1] One way to save taxes owed is through behavior. This tax avoidance action is legal for companies, as they look for ways to reduce their income profit figures so that tax payments can be reduced.[2] Companies consider taxes a burden, so their profits are reduced. Tax avoidance has complex problems; although this is allowed, it is hoped that this can be avoided.[3]

Generally, tax avoidance is declared legal because it does not violate tax provisions. However, this effort is carried out by exploiting certain loopholes in taxation. Companies are allowed to use tax policies so that tax relaxation can be obtained for other activities, such as development and investment.[4] The ambiguity and multi-interpretability of some tax policies can also be used by companies to avoid taxes legally. However, if tax avoidance is carried out unethically and excessively, it will have a negative impact on the company [5]. This tax payment becomes a burden for the company that cannot be avoided, thus triggering the company to save tax costs that are adjusted to applicable regulations, namely, through tax avoidance.[6]

Several tax avoidance phenomena involving global companies, such as Google, have avoided taxes worth $22.7 billion or 327 trillion. The phenomenon of tax avoidance in Indonesia has also occurred in financial sector companies, namely PT Bank Central Asia, through the use of legal loopholes by unfairly spending, such as increasing employee salaries and bribery of government officials, resulting in state losses of Rp. 375 billion. Re-examination of the alleged bribery case of tax engineering in 2016, namely PT. Bank PAN Indonesia (Panin). The potential tax on Bank Panin taxpayers through risk analysis is known to be Rp. 82 billion based on the results of interest calculations, calculations of

[1] Preti Apriliani, Victor Pattiasina, Sumartono, Entar Sutisman, and Abdul Rasyid. "Investigasi Determinan Faktor Penghindaran Pajak pada Perbankan Syariah di Indonesia." *ACCJU: Accounting Journal Universitas Yapis Papua* 3, no. 1 (2021): 1–12.

[2] M. Khairur Rusdhiy Siregar, Nur Ahmadi Bi Rahmani, and Rahmat Daim Harahap, "Pengaruh Profitabilitas, Ukuran Perusahaan, Solvabilitas, dan Islamic Corporate Social Responsibility terhadap Tax Avoidance pada Bank Umum Syariah di Indonesia," *Jurnal Pendidikan Tambusai* 7, no. 2 (2023): 3730–3739, https://doi.org/10.31004/jptam.v7i2.6296

[3] Reka Krisnawati, Dwi Fionasari, and Siti Rodiah**.** "Pengaruh Koneksi Politik, Capital Intensity, dan Corporate Social Responsibility terhadap Agresivitas Pajak." *ECOUNTBIS: Economics, Accounting and Business Journal* 1, no. 1 (2021): 84–92.

[4] Adhityawati Kusumawardhani and Amalia Indah Pratama Mallisa. "The Impact of Financial Performance and Institutional Ownership on Tax Avoidance." *International Journal of Organizational Behavior and Policy* 2, no. 2 (2023): 107–116, https://doi.org/10.9744/ijobp.2.2.107-116

[5] Melia Wida Rahmayani, Wulan Riyadi, and Yogi Ginanjar. "Pengaruh Return on Assets, Debt to Equity Ratio, Proporsi Dewan Komisaris Independen, dan Ukuran Perusahaan terhadap Tax Avoidance." *Coopetition: Jurnal Ilmiah Manajemen* 12, no. 1 (2021): 119–130. https://doi.org/10.32670/coopetition.v12i1.311.

[6] Nurliani Musa, Muhammad Wahyuddin Abdullah, and Abdul Wahid Haddade. "Pengaruh Profitabilitas, Leverage, dan Ukuran Perusahaan terhadap Pengungkapan ISR." *Iqtisaduna* 9, no. 1 (2023): 132–155, https://doi.org/10.24252/iqtisaduna.v9i1.36044

allowances for write-offs of productive assets (PPAP). PT. Bank Panin negotiated a reduction in tax obligations by providing a fee of Rp. 25 billion, but only Rp. 5 billion was realized. Various reasons to attract companies to do tax avoidance, such as getting high profits with low tax expenditures.

The driving factor for companies to carry out tax avoidance is the level of profitability through the ROA (Return on Assets) ratio. The growth of Islamic Commercial Bank (BUS) assets cannot be separated from profitability and can be used as an indicator of an Islamic bank's performance. A high profitability ratio indicates good performance for the bank. If the performance of each bank is low, Sharia will affect customer and investor confidence; therefore, optimal focus is needed to achieve a consistent improvement in performance.[7] The ROA value shows the level of effectiveness of an institution in generating investment profits to be used as assets. It is important for banks to maintain the stability of their profitability values, because it can indirectly show that the Islamic bank can manage its business in accordance with the provisions, regulations, and principles of healthy banking.[8] The amount of profit the company earns will positively affect its performance, but tax payments are based on that profit.

Table 1. ROA Value of Banking Sub-Sector on the IDX for the 2018-2022 Period

No	Bank Name	Return on Assets				
		2018	**2019**	**2020**	**2021**	**2022**
1	Mega Syariah Bank	0.93%	2.33%	1.74%	4.08%	2.59%
2	Indonesian Islamic Bank	0.91%	1.44%	1.38%	1.61%	1.98%
3	Bank Aceh Syariah	2.38%	1.99%	1.06%	1.87%	2%
4	Bank Muamalat	0.08%	0.05%	0.03%	0.02%	0.09%
5	NTB Sharia Bank	0.57%	2.56%	1.74%	1.56%	1.98%
6	Victoria Syariah Bank	0.32%	0.05%	0.16%	0.71%	0.45%
7	BJB Syariah Bank	0.54%	0.60%	0.41%	0.96%	1.41%
8	Panin Dubai Sharia Bank	0.26%	0.25%	0.06%	-6.72%	1.79%
9	Bukopin Sharia Bank	0.02%	0.04%	0.04%	-5.48%	-1.27%
10	BCA Syariah Bank	1.20%	1.20%	1.10%	1.12%	1.33%
11	BTPN Syariah Bank	12.37%	13.58%	7.16%	10.72%	11.4%
12	Aladin Islamic Bank	-6.86%	11.15%	6.19%	-8.81%	-10.85%

Source: Annual Report

Islamic banking that has a high ROA illustrates that their tax obligations are also high. So through this ratio, the company's efficiency can be seen. The amount of profit obtained by the company will make it easier for them to expand their

[7] Eko Cristian, Wirdy Leonarsan, and Sung Suk Kim. "The Impacts of Competition, Efficiency, and Risk towards Bank's Performance in Indonesia." *Jurnal Keuangan dan Perbankan* 24, no. 4 (2020): 407–419, https://doi.org/10.26905/jkdp.v24i4>

[8] Evelyn Natasya. "Corporate Governance and Earnings Management: Evidence of Listed Indonesian Companies." *JAFA: Journal of Applied Finance and Accounting* 8, no. 1 (2021): 37–45, https://doi.org/10.21512/jafa.v8i1.7381.

business, such as increasing the amount of investment or making new investments.[9] The amount of tax paid by the company is in line with the company's high profits. This is what the company takes advantage of by reducing tax payments through depreciation and amortization expenses.[10]

In addition to the ROA aspect, tax avoidance is also caused by DER (Debt to Equity Ratio), which indicates the company's ability to pay its obligations, reflected in the percentage of use of equity to pay off debt. Companies that fund their operations from debt will tend to have a smaller tax percentage, so this is a form of effort to avoid taxes.[11] Companies carry out this tax avoidance to use their funds for operations, so that the company can develop further. A high DER value indicates more debt than capital. When companies are able to make high profits, they will increase debt because interest income is not more than tax payments . The amount of debt should not exceed the capital ratio so that companies with high DER try to avoid paying taxes.[12]

In addition to return on assets and debt to equity ratio , firm size also affects tax avoidance . Large companies tend to have positive cash flow, and they have the ability to grow and survive longer. This allows large companies to save taxes through tax planning, so that it is more optimal.[13] The more assets owned by banks, the faster the turnover of funds is carried out, so that banking performance can increase and tends not to carry out tax avoidance activities. The meaning of company size is a grouping based on the quantity of a company's assets.[14] The amount of current and non-current assets is used in determining the size of this company. Greater funding is needed when the company grows, because it will expect greater profits. This will increase income tax, but there is also a significant opportunity for companies to avoid taxes through various loopholes.[15]

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[9] Wulan Riyadi and Melia Wida Rahmayani, "Pengaruh Debt to Equity Ratio, Return on Assets, dan Ukuran Perusahaan terhadap Tax Avoidance," *Jurnal Akuntansi Kompetif* 5, no. 3 (2022): 368–372, https://doi.org/10.35446/akuntansikompetif.v5i3.1145.

[10] Shinta Eka Kartika, Wahyu Puspitasari, and Dina Muslimatun Khoriah. "Pengaruh Profitabilitas, Ukuran Perusahaan, dan GCG terhadap Tax Avoidance." *JUMIA: Jurnal Mutiara Ilmu Akuntansi* 1, no. 2 (2023): 86–104. https://doi.org/10.55606/jumia.v1i2.1142.

[11] Abda Millatul Amni, and Abdul Aziz Nugraha Pratama. "Pengaruh Financial Distress, ROA, dan Leverage terhadap Tax Avoidance dengan Komite Audit sebagai Pemoderasi pada Bank Umum Syariah di Indonesia Periode 2016–2021." *J-ESA: Jurnal Ekonomi Syariah* 6, no. 1 (2023): 68–87, https://doi.org/10.52266/jesa.v6i1.1333

[12] Lusi Indah Sari. "Analisis Pengaruh Return on Assets, Debt to Equity Ratio, Debt to Assets Ratio, Current Ratio, dan Financial Lease terhadap Tax Avoidance pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Periode 2012–2017." *Jurnal Sains, Akuntansi dan Manajemen* 1, no. 1 (2019): 301–336.

[13] Kurnia Laras Asih, and Deni Darmawati. "The Role of Independent Commissioners in Moderating the Effect of Profitability, Company Size, and Company Risk on Tax Avoidance." *ACFE: Asia Pacific Fraud Journal* 6, no. 2 (2021): 235–248. https://doi.org/10.21532/apfjournal.v6i2.222

[14] Ismiani Aulia, and Endang Mahpudin. "Pengaruh Profitabilitas, Leverage, dan Ukuran Perusahaan terhadap Tax Avoidance." *Akuntabel* 17, no. 2 (2020): 289–300.

[15] Novita Shinta Devi and Yusvita Nena Arinta, "Pengaruh Size Company, Profitabilitas, dan Likuiditas terhadap Tax Avoidance dengan Struktur Modal sebagai Variabel Intervening,"

Tax avoidance can be prevented by building relationships between company owners and managers. With the implementation of good corporate governance , managers are expected to be able to make the interests of the company a priority. So the company must be managed according to the provisions and rules that have been determined. The purpose of this study is to analyze the effect of return on assets, debt to equity ratio, and firm size on tax avoidance at Islamic Commercial Banks in Indonesia for the period 2018-2022.

Literature Review

Grand theory 1: Agency Theory

This theory explains the relationship between the principal (owner) and agent (manager) in an organization. In this context, agency theory can be used to explain how Islamic bank managers make decisions related to tax avoidance to increase company profits. Agency Theory was developed by several experts, including: (1) Michael C. Jensen and William H. Meckling (1976) were the first to develop Agency Theory in their article entitled "Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure". (2) Eugene F. Fama (1980); Fama developed Agency Theory further in his article entitled "Agency Problems and the Theory of the Firm". (3) Stephen A. Ross (1973); Ross also developed Agency Theory in his article entitled "The Economic Theory of Agency: The Principal's Problem".

Grand theory 2: Signaling Theory

This theory explains how companies use certain signals to influence stakeholder perceptions of company performance. In this context, signaling theory can be used to explain how Islamic banks use financial information to send signals about company performance to stakeholders. Experts who use Signaling Theory include: (1) Michael Spence (1973), Spence was the first to develop Signaling Theory in his article entitled "Job Market Signaling". (2) Stephen A. Ross (1977), Ross developed Signaling Theory further in his article entitled "The Determination of Financial Structure: The Incentive-Signalling Approach". (3) Sudipto Bhattacharya (1979) - Bhattacharya also developed Signaling Theory in his article entitled "Imperfect Information, Dividend Policy, and 'The Bird in the Hand' Fallacy".

Grand theory 3: Capital Structure Theory

This theory explains how companies make decisions related to capital structure, including the use of debt and equity. In this context, capital structure theory can be used to explain how Islamic banks make decisions related to the use of debt and equity to influence tax avoidance. Experts who use Capital Structure Theory include: (1) Franco Modigliani and Merton H. Miller (1958). They were the first to develop Capital Structure Theory in their article entitled "The Cost of Capital, Corporation Finance and the Theory of Investment." (2) Myron J. Gordon (1959); Gordon further developed Capital Structure Theory in

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JADFI: Journal of Accounting and Digital Finance 1, no. 2 (2021): 96–107, https://doi.org/10.53088/jadfi.v1i2.

his article entitled "Dividends, Earnings, and Stock Prices." (3) Stephen A. Ross (1977); Ross also developed Capital Structure Theory in his article entitled "The Determination of Financial Structure: The Incentive-Signalling Approach."
4. Stewart C. Myers (1984) - Myers further developed Capital Structure Theory in his article entitled "The Capital Structure Puzzle."

Return on Assets (ROA)

The ratio that describes net profit after deducting tax burden and compared to total assets is called Return on Asset. Through ROA , performance will be depicted based on banking operational activities. If a large and positive value is produced on ROA, it indicates that the company can generate optimal profit . Likewise, if a small and negative ROA value is produced, it indicates that the company cannot generate optimal profit . Based on the opinion of,[16] among the financial ratios that are important include ROA, because it is a reference for measuring the effectiveness of the company's operations . Through high ROA , the company can increase its stock price.[17] Islamic banking that has a large ROA value will be stable when strengthened by the optimization of financial management. Among the management efforts, namely creating high profits, maximum tax planning is needed.[18] The following is the formula used to determine ROA:

$$\mathrm{ROA} = \frac{\text{Earning After Tax}}{\text{Total Assets}} \times 100\%$$

Debt to Equity Ratio (DER)

Compared to this ratio between personal capital and company liabilities, so that the comparison of external funds with those from the company owner can be seen. With this ratio, the comparison of debt from creditors and the amount of the company's personal capital can be seen.[19] Based on the opinion of Erick Agustinus,[20] the use of the DER ratio is to assess debt with equity. The way to calculate this ratio is by comparing the total debt to equity, then it will be seen

[16] Karin Dwi, Cahya and Julians C. Riwoe. "Pengaruh ROA dan ROE terhadap Nilai Perusahaan dengan Sustainability Reporting sebagai Variabel Intervening." *Journal of Accounting and Business Studies* 3, no. 1 (2018): 46–70, https://doi.org/10.61769/jabs.v3i1.304

[17] Abdul Chadjib Halik. "Pengaruh ROA dan NPM terhadap Nilai Perusahaan pada PT Antam, Tbk." *Scientific Journal of Reflection: Economic, Accounting, Management and Business* 1, no. 1 (2018): 1–10.

[18] Nurrohmat Agung Kuswoyo**.** "Pengaruh Profitabilitas, Leverage, dan Pertumbuhan Penjualan terhadap Tax Avoidance (Studi pada Sektor Infrastruktur yang Terdaftar di Bursa Efek Indonesia)." *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya* 10, no. 1 (2021): 2–20.

[19] Indriani, Rizan Machmud, and Meriyana Fransisca Dungga. "Analisis Faktor-Faktor yang Mempengaruhi Pertumbuhan Laba pada Perusahaan Sub Sektor Makanan dan Minuman yang Terdaftar di Bursa Efek Indonesia Tahun 2015–2019."

[20] Erick Agustinus. "Pengaruh Return on Asset (ROA) dan Debt to Equity Ratio (DER) terhadap Pertumbuhan Laba pada Perusahaan Sub Sektor Makanan dan Minuman yang Tercatat di BEI Periode 2015–2019." *Jurnal Arastirma* 1, no. 2 (2021): 239–248, https://doi.org/10.32493/arastirma.v1i2.12362

how many rupiah of the company's own capital is the guarantee for the company's debt. The benefit of measuring this ratio is that the risk can be measured as liabilities continue to increase.[21] Through interest expenses due to debt, taxable profits can be reduced, but dividends from retained earnings are unable to reduce the amount of profit. so that the interest expense arising from debt from creditors is what reduces profit. The formula for measuring the Debt to Equity Ratio is:

$$\text{Debt to Equity Ratio (DER)} = \frac{\text{Total Debt (TD)}}{\text{Total Equity (TE)}} \text{x } 100\%$$

Size Firm

Explained by Rini Handayani[22] the scale that indicates the smallness or size of a company is called firm size . For companies with large assets, they are able to manage their resources optimally. Among them is by minimizing the tax burden so that the company's performance is maximized. Meanwhile, according to Dian Eva Marlinda[23], the high total assets owned by the company will increase the size of the company and report the company's condition accurately, causing tax avoidance to be minimized. Grouping companies based on the scale of operations includes small, medium, to large companies. This scale is calculated based on the total amount of assets with its sales, so that the condition of the company can be seen.[24] Companies with large sizes can be the center of government attention which ultimately makes the company comply with the rules in maintaining the company's reputation. However, large companies have more complex transactions, resulting in increased potential for management to make efforts to avoid taxes through various tactics.[25]

$$\text{Firm Size} = \text{Log}_{\text{n}} \text{ Total Asset}$$

Tax Avoidance

Tax avoidance is defined as a tax avoidance plan in order to reduce the tax burden by exploiting various loopholes related to tax regulations. In Indonesia,

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[21] Asiyah, Nur, Yuli Chomsatu, and Suhendro. “Faktor-Faktor yang Mempengaruhi Pertumbuhan Laba pada Perusahaan Makanan dan Minuman yang Terdaftar di BEI.” *Inovasi: Jurnal Ekonomi, Keuangan dan Manajemen* 18, no. 2 (2022): 333–340, https://doi.org/10.30872/jinv.v18i2.10700

[22] Rini Handayani. “Pengaruh ROA, Leverage, dan Ukuran Perusahaan terhadap Tax Avoidance.” *Jurnal Akuntansi Maranatha* 10, no. 1 (2018): 72–84.

[23] Dian Eva Marlinda, Kartika Hendra Titisari, and Endang Masitoh. “Pengaruh GCG, Profitabilitas, Capital Intensity, dan Ukuran Perusahaan terhadap Tax Avoidance.” *Ekonomis: Journal of Economics and Business* 4, no. 1 (2020): 39–47, https://doi.org/10.33087/ekonomis.v4i1.86

[24] Ni Kadek Karisma Dewi, and Ni Ketut Lely Aryani Merkusiwati. “Ukuran Perusahaan Memoderasi Pengaruh Profitability dan Capital Intensity terhadap Tax Avoidance.” *Jurnal Akuntansi* 33, no. 8 (2023): 2145–2159, https://doi.org/10.24843/EJA.2023.v33.i08.p13

[25] Dea Hayu Sarasati, and Nur Fadjrih Asyik. “Pengaruh Good Corporate Governance, Profitabilitas, Likuiditas, dan Ukuran Perusahaan terhadap Tax Avoidance.” *Jurnal Ilmu dan Riset Akuntansi* 7, no. 1 (2018): 1–21.

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the Tax Avoidance Law has not been clearly regulated so that this practice is still considered illegal.[26] Taxpayers will take various actions to reduce tax costs, even to the point of not complying with this obligation. Tax avoidance is sometimes linked to the aspect of tax planning , so that there are similarities in both, namely reducing or even eliminating the tax burden. Tax planning is defined as an action by taxpayers to prepare financial reports so that a low tax burden is obtained. The indication of tax avoidance is legal while tax evasion is illegal due to different company interests. The government recognizes the importance of tax revenue, but it is a burden on the company.

$$\text{Effective Tax Rate (ETR)} = \frac{\text{Tax Burden}}{\text{Profit before tax}}$$

The Influence of Return on Assets on Tax Avoidance

The higher profitability of the company will have implications for low tax rates. Companies that earn high income and efficiency are the cause of the low tax burden borne. Because companies with high income use tax incentives as much as possible. The size of the tax burden is influenced by the size of the company's profit. The company will make a strategy to reduce the company's tax burden. The greater the company's profit, the more likely tax avoidance is to occur. This is in line with the results of research Ivan Andalenta et al.[27], stating that company profit using the ROA ratio has a significant positive effect on tax avoidance. If the effective tax rate is lower, the higher the level of profitability, so companies are more likely to avoid paying taxes. This is because companies are efficient in managing profits through tax-intensive strategies and other tax reductions. So, the hypothesis proposed in this research is:
H1: Return on assets has a significant positive influence on tax avoidance in Islamic Commercial Banks.

The Influence of Debt to Equity Ratio Against Tax Avoidance

If there is a high tax rate on the company, the company will tend to issue debt. So when the company has a relatively high DER ratio, they automatically have a large interest burden. Also accompanied by increased risk, due to the increasing loan burden, the profit obtained by the company is not perfect. So through the measurement of the Debt to Equity Ratio, the comparison of the use of money with the total shareholders' equity of the company will be seen. When financing its operations with debt, there is an interest burden paid by the company from the debt. The amount of interest that must be paid can reduce the profits obtained by the company. This encourages companies to carry out tax avoidance by reducing profit before tax. Research conducted by Yulistia Devi et

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[26] Alya and Yuniarwati. "Pengaruh Kepemilikan Institusional, Leverage, dan Ukuran Perusahaan terhadap Tax Avoidance." *Jurnal Multiparadigma Akuntansi* 3, no. 1 (2021): 10–19.

[27] Ivan Andalenta and Kun Ismawati. "Tax Avoidance Perusahaan Perbankan." *Owner: Riset dan Jurnal Akuntansi* 6, no. 1 (2022): 225–233, https://doi.org/10.33395/owner.v6i1.

al.[28] states that the Debt to Equity Ratio (DER) has a significant influence on tax avoidance . Thus, the hypothesis proposed in this research is:
H2 : Debt to Equity Ratio have influence positive and significant impact on tax avoidance at Islamic Commercial Banks

The Influence of Firm Size Against Tax Avoidance

The government focuses on companies that have large total assets because they can utilize resources in order to create maximum profit . Companies will look for various loopholes to save taxes. The increase in company size also indicates an increase in assets. So that it indicates that when assets continue to increase, there will be a depreciation burden that must be paid so that this reduces profits. However, a decrease in profit will cause the tax burden to decrease, so that efforts to avoid taxes are implemented by companies. The greater and higher the level of profit obtained, the more likely it is that management will avoid taxes. The company will be more famous if its size is larger, making the company more careful when it is going to commit fraudulent acts in paying taxes because it will quickly make the company have a negative image. Referring to the research results from Alya et al.[29], firm size does not have a significant effect on tax avoidance in Islamic General Banks. Therefore, the hypothesis proposed in this research is:
H3: Firm size has a negative and insignificant effect on tax avoidance in Islamic Commercial Banks.

METHODS

In this research, the author uses a quantitative method with regression analysis to explore the correlation between variables. This study applies a quantitative descriptive approach where the data source is from secondary data. namely in the form of financial statements Islamic General Banks whose financial reports are consistently published in 2018-2022 . Data was collected through the process of observation and documentation in Islamic banking sub-sector companies. This research also uses a literature study approach, namely by observe, examine and quote directly from journal articles or books that are relevant to the research that will be used as a theoretical basis. The total sample in this research is 9 BUS obtained through the application of the saturated sampling method. Among the Sharia Commercial Banks in this research are BVS, Bukopin Syariah, BPDS, BCAS, BMS, BTPN Syariah, BMI, BAS and Bank Aladin Syariah.

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[28] Yulistia Devi, Ghina Ulfah Saefurrohman, Weny Rosilawati, Zathu Restie Utamie, and Nurhayati. "Analisis Penyebab Penghindaran Pajak (Tax Avoidance) dalam Laporan Keuangan." *JAP: Jurnal Akuntansi dan Pajak* 22, no. 2 (2022): 1–6, https://doi.org/10.29040/jap.v22i2.3920

[29] Alya, and Yuniarwati. "Pengaruh Kepemilikan Institusional, Leverage, dan Ukuran Perusahaan terhadap Tax Avoidance." *Jurnal Multiparadigma Akuntansi* 3, no. 1 (2021): 10–19., Joni, Eddy, and Toni Gunawan. "Faktor-Faktor yang Mempengaruhi Tax Avoidance." *Jurnal Akuntansi TSM* 1, no. 2 (2021): 169–180.

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There are 2 variables in this study, namely independent variables and dependent variables.

a) Independent Variable, independent variable is Return on Assets (X_1), Debt to Equity Ratio (X_2) and Firm Size (X_3).
b) Dependent Variable, dependent variable is Tax Avoidance (Y).After All data was obtained, then analyzed using EViews 10 using classical assumption tests, model feasibility analysis and panel regression analysis as well as determination coefficient tests.

RESULT AND DISCUSSION

Descriptive Statistical Analysis

In this study, descriptive statistics show the maximum, minimum, mean and standard deviation values.

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Avoidance	45	-0.337480	1.813530	0.293580	0.318415
ROA	45	0.013000	0.522100	0.112028	0.038918
DER	45	0.000200	3.269900	0.914789	0.795024
Size Firm	45	12.21100	13.79000	13.02833	0.391892
Valid N (listwise)	45				

Source: EViews 10 Data Processing (2023)

Referring to table 2, Tax Avoidance has a standard deviation of 0.3184 with a mean value of 0.2935. This shows a fairly large average value of tax avoidance, which is 29.35%, meaning that the lower the level of tax avoidance in Islamic Commercial Banks. ROA has a standard deviation of 0.0389 with a mean value of 0.1120. This shows that the ability of Islamic Commercial Banks to generate profits from their total assets is high so that ROA is also high, which is 11.2%. DER has a standard deviation of 0.7950 with a mean value of 0.9147. This shows that the ability of Islamic Commercial Banks to fulfill their obligations is high, which is 91.4%. While the size firm has a standard deviation of 0.3918 with a mean value of 13,028. This shows that the company is categorized as large based on its total assets.

Classical Assumption Test

Normality Test

If the acquisition of α < probability, then it can be said that the data is well distributed (normal). Conversely, when α > probability indicates that the data is not normally distributed. With a score of α 0.05.

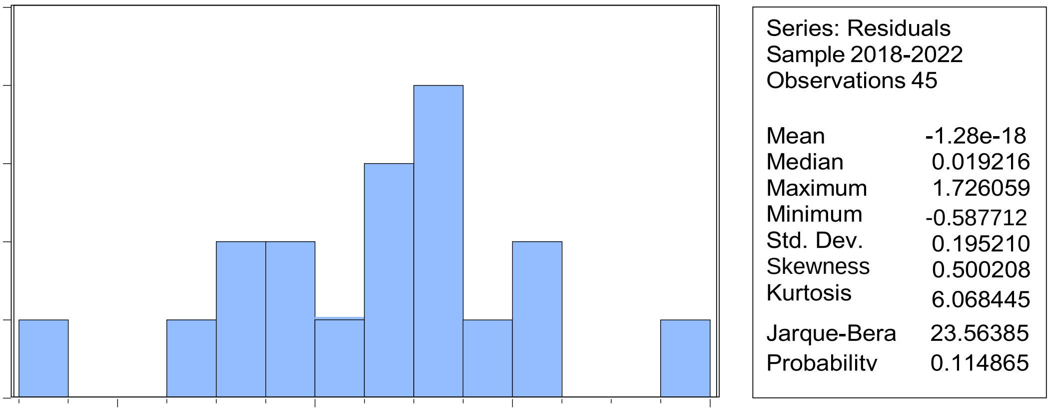

Figure 1. Normality Test

Source: EViews 10 Data Processing (2023)

Based on Figure 1, the Jarque-Bera Probability (JB) value is 0.114865 where the JB value is > alpha, which is 0.05 (0.114865 > 0.05). It is concluded that the data is normally distributed and is considered feasible to conduct a panel regression test.

Multicollinearity Test

Independent variables are declared free of multicollinearity if the measurement limits of the VIF score with Tolerance 10 and 0.10. In the regression equation, multicollinearity problems are not found if VIF < 10 and Tolerance > 10.

Table 3. Multicollinearity Test Results

Variables	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.247106	1.451028	**NA**
ROA	**1,000,000**	**3.243783**	**2.133458**
DER	**0.019066**	**2.461920**	**2.356973**
Size Firm	**1.121386**	**2.242700**	**1.203781**

Source: EViews 10 Data Processing (2023)

Based on table 3, ROA produces VIF 2.133458 < 10.00 and DER obtains VIF 2.356973 < 10.00. While Size Firm has a VIF value of 1.203781 < 10.00. So, in this research multicollinearity is not found.

Heteroscedasticity Test

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The goodness of the regression model is seen from the presence or absence of heteroscedasticity. This study uses the Glejser test , namely with a significance score of less than 5% (0.05), then heteroscedasticity is not found.

Table 4. Results of Heteroscedasticity Test
Dependent Variable: Tax Avoidance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.348891	1.893227	-0.712482	0.3795
ROA	-0.898545	0.770754	-1.165799	0.4493
DER	0.028735	0.026040	1.103507	0.3752
Size Firm	0.112448	0.145719	0.771677	0.3440

Source: EViews 10 Data Processing (2023)

Based on table 4, the probability is higher than α (0.05), namely ROA (X_1) 0.4493 > 0.05 and DER (X_2) 0.3752 > 0.05 and Size Firm (X_3) 0.3440 > 0.05. Based on these results, it is concluded that there is no heteroscedasticity problem in this data.

Autocorrelation Test

In this study, the author uses LM Test and Durbin-Watson to test autocorrelation. If F-count > 0.05, it indicates no autocorrelation. It is said that there is no autocorrelation if DW < (4-dU) and > (dU).

Table 5. Autocorrelation Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.243676	3.496747	0.641647	0.5241
ROA	5.595235	1.423566	3.930437	0.0003
DER	0.027953	0.048095	0.581198	0.0185
Size Firm	-0.159865	0.269140	-0.593983	0.5638
R-squared	0.332942	Mean dependent var		0.257402
Adjusted R-squared	0.183194	SD dependent var		0.238890
SE of regression	0.215903	Akaike info criteria		-0.053588
Sum squared resid	2.284086	Black criteria		0.361666
Log likelihood	13.63444	Hannan Quinn Criter.		0.109154
F-statistic	2.223350	Durbin-Watson stats		1.608749
Prob(F-statistic)	0.027989			

Source: EViews 10 Data Processing (2023)

Based on table 5, the Durbin-Watson value obtained is 1.608749 and the values obtained are dL = 1.5079, dU = 1.6974 and 4-dU = 2.3026 and higher than 0.05, it can be said that autocorrelation is not formed

Model Feasibility Analysis Results

Chow Test

Chow Test (Chow Test) is a panel data test in order to determine the best model to use. If the prob score <0.05, a good estimate to use is the fixed effect and if the prob score >0.05, a good estimate to use is the common effect.

Table 6. Chow-Test Results

Redundant Fixed Effects Tests			
Effects Test	Statistics	df	Prob.
Cross-section F	2.493577	(8.49)	0.0235
Cross-section Chi-square	20.834017	8	0.0076

Source: EViews 10 Data Processing (2023)

Based on table 6, the probability obtained is 0.0076 < (α = 0.05), so the conclusion is, in this model it is better to use fixed effects and continue with the Hausman test.

Hausman Test Results

In determining the model to be used in panel data regression, this test aims to compare the random effect model with the fixed effect model.

Table 7. Hausman-Test Results

Correlated Random Effects - Hausman Test			
Test Summary	Chi-Sq. Statistic	Chi-Sq. df	Prob.
Random cross section	9.696699	3	0.0213

Source: EViews 10 Data Processing (2023)

Based on table 7 , the probability value obtained is 0.0213 and is smaller than (α = 0.05), indicating that the fixed effect model will be used , then panel analysis will be carried out.

Panel Regression Analysis

The use of this analysis is to determine the impact of ROA (X_1), DER (X_2) and Firm Size (X_3) on Tax Avoidance (Y).

Table 8. Results of Fixed Effect Panel Regression Test

Dependent Variable: Y_ Tax Avoidance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.243676	3.496747	0.641647	0.5241
ROA	5.595235	1.423566	3.930437	0.0003
DER	0.027953	0.048095	0.581198	0.0185
Size Firm	-0.159865	0.269140	-0.593983	0.5638

Source: EViews 10 Data Processing (2023)

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The following is the regression equation based on table 8:
Y = α + β1.X1 + β2.X2 + β3.X3+ e
ETR = 2.243676 + 5.595235 ROA+ 0.027953 DER + -0.159865 Size Firm + e

Based on the panel regression equation it is concluded:

a. Tax Avoidance has a coefficient value 2.243676 , meaning ROA (X_1), DER (X_2) and Firm Size (X_3) are zero, so the tax avoidance value is 2.243676 .
b. ROA (X_1) obtains the coefficient value 5.595235 . This means that if ROA (X_1) increases by 1% based on the assumption that DER (X_2) and Firm Size (X_3) are zero, it will increase Tax Avoidance by 5.595235. It is concluded that ROA has a significant positive effect on tax avoidance .
c. DER (X_2) obtains a coefficient value 0.027953 . This means that if DER (X_2) increases by 1% based on the assumption that ROA (X_1) and Firm Size (X_3) are zero, it will increase Tax Avoidance by 0.027953 . It is concluded that DER has a significant positive effect on the company's tax avoidance .
d. Firm Size (X_3) has a coefficient value -0.159865 . This means that if Firm Size (X3) increases by 1% based on the assumption that ROA (X1) and DER (X2) are zero, it will reduce Tax Avoidance by -0.159865. It is concluded that firm size has a negative and insignificant effect on tax avoidance .

Hypothesis Testing

Simultaneous Test (F Test)

If the significance is <0.05, it means that Ho is rejected, meaning that the independent and dependent variables have a significant effect. If the significance value is >0.05, then Ho is accepted, so it can be stated that the independent and dependent variables have no effect.

Table 9. F Test Results

F-statistic	54.347740
Prob(F-statistic)	0.004840

Source: EViews 10 Data Processing (2023)

$F_{calculated}$ value is 54.347740 and the probability is 0.004840 < 0.05. These results prove that ROA (X_1), DER (X_2) and Firm Size (X_3) affect Tax Avoidance (Y) with significant positive.

Partial Hypothesis Testing (t-Test)

If the resulting probability is <0.05, it will be stated that there is a significant implication from the independent variable to the dependent variable . If the resulting probability is >0.05, it is said that it will not have a significant effect.

Table 10. t-Test Results

Dependent Variable: Y_ Tax Avoidance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.243676	3.496747	0.641647	0.5241
ROA	5.595235	1.423566	3.930437	0.0003
DER	0.027953	0.048095	0.581198	0.0185
Size Firm	-0.159865	0.269140	-0.593983	0.5638

Source: EViews 10 Data Processing (2023)

Based on table 10, the conclusions obtained are:

a. The Influence of ROA on Tax Avoidance

ROA obtains a probability value of 0.0003 < 0.05. Partially, Tax Avoidance obtains a significant positive influence from ROA. Indicating that Ho is rejected but H1 is approved.

b. The Influence of DER on Tax Avoidance

Return on equity get a probability value of 0.0185 < 0.05. Partially, Tax Avoidance gets a significant positive influence from DER, then Ho is rejected but H2 is approved.

c. The Influence of Firm Size on Tax Avoidance

NPF produces a probability of 0.5638 > 0.05. Partially, it is said that Firm Size does not have a significant influence on Tax Avoidance so that It is concluded that Ho is accepted but H3 is rejected.

Determination Coefficient Test (R^2)

The value of the coefficient of determination (R2) is between 0-1. The independent variable can explain the dependent variable if the determinant score (R2) is obtained small. Conversely, given all the information predicting the dependent variable by the independent variable when the determinant score (R2) is obtained large and close to 1.

Table 11. Results of the Determination Coefficient Test (R2)

R-squared	0.553346
Adjusted R-squared	0.538056

Source: EViews 10 Data Processing (2023)

Based on table 11, the Adjusted R-squared score is 0.538056 or 53.8%. This indicates that the contribution of ROA (X1), DER (X2) and Size Firm (X3) to Tax Avoidance in Islamic Commercial Banks is 53.8% and the remaining 46.2% is determined by various other variables but not analyzed in this research.

The Influence of Return on Assets on Tax Avoidance of Islamic Commercial Banks

Based on the results of data analysis, it shows a significant positive effect of ROA on tax avoidance, as evidenced by its probability of 0.0003 <0.05. It can be interpreted that increasing ROA results in higher corporate tax payments.

With a high level of efficiency and income, it will be able to utilize profits through tax incentives or other tax deductions. The size of the tax burden can be influenced by the size of the company's profit. The company will make a strategy to reduce the company's tax burden. The greater the company's profit, the more likely tax avoidance is to occur. This is in line with the results of research [30], stating that corporate profit using the ROA ratio has a significant positive effect on tax avoidance . Tax avoidance practices can have an impact on increasing management performance compensation. This is because management performance is assessed based on the company's financial performance, including ROA. When a company succeeds in increasing profits, then the profits can be used to provide higher compensation to management.

The Influence of Debt to Equity Ratio Regarding Tax Avoidance of Islamic General Banks

Based on the results of data analysis, it shows a significant positive effect of DER on Tax Avoidance , as evidenced by its probability of 0.0185 <0.05. This is because the interest costs incurred on the use of debt for financing will be a reduction in profit before tax. High interest costs will affect the company's tax burden, so that the higher the Debt to Equity Ratio (DER), the lower the company's tax avoidance . Conversely, the lower the Debt to Equity Ratio (DER), the more likely tax avoidance in the company is, this is because the profits obtained are greater. Research conducted by [31]states that Debt to Equity Ratio (DER) has a significant effect on tax avoidance . This is because the company focuses on managing debt risk to avoid risks arising from debt and the company will ensure the continuity of its business rather than being involved in tax avoidance efforts .

The Influence of Firm Size Regarding Tax Avoidance of Islamic General Banks

Based on the results of data analysis, Firm Size has a negative and insignificant effect on Tax Avoidance , as evidenced by its probability of 0.5638 > 0.05. This means that there is no relationship between the size of the company's total assets and the company's tendency to engage in tax avoidance . This is because business actors do not want to take risks by avoiding taxes, because it

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can damage the company's image. In addition, company size (Firm Size) has no effect on tax avoidance because a company with a large size means that the company's assets are also large. The size of the company's assets will be able to generate large profits or finance the company's expenses including taxes without the need to practice tax avoidance . If the company's profit decreases, its tax burden will also decrease, so that efforts to avoid taxes are implemented by the company. The larger and higher the level of profit obtained, the more likely it is to practice tax avoidance by management. The larger the size of the company, the more it is known to the public, so the company will tend to be more careful in taking tax avoidance actions that may make the company's image bad in the eyes of the public. Based on research results from [32], firm size does not have a significant effect on tax avoidance of Islamic General Banks.

CONCLUSION

Based on the research results and their discussion, tax avoidance is significantly and positively influenced by ROA and DER, but not influenced by firm size in Islamic Commercial Banks for the 2018-2022 period. Optimal asset management will bring benefits to the company through the provision of tax incentives, they also have the opportunity to adjust their position in terms of tax planning that can minimize the tax burden. The use of debt for operations can save tax expenses because the company gets incentives such as interest expenses that can reduce tax expenses. ROA, DER and Firm Size have an Adjusted R Square value of 53.8% and the remaining 46.2% is influenced by other variables not studied in this research. The results of this study are expected to contribute to the development of science as well as input for the management of Islamic Commercial Banks to comply with government policies, laws and regulations regarding taxes and be able to control the policies implemented so that the actions implemented by the company do not violate applicable provisions. Various actions and risks must always be considered by management, especially those related to the tax burden borne.

Author's Contribution

Hadi Purnomo: Contribute to formulating research ideas, collecting data, processing data, and interpreting data

Nicko Albart: Contributing to writing systematics and researchmethods

Kurniati Karim: Contributing to analyzing interpretation results

Listiana Sri Mulatsih: Contributing to collecting data

Alfiana: Contribute to compiling a literature review and to the language proofread.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

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Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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