

INTISARI

Penelitian ini menganalisis pengaruh *Non-Performing Loan* terhadap kecenderungan bank melakukan penghindaran pajak dengan mediasi *Return on Asset*. Sampel penelitian ini terdiri dari perusahaan perbankan konvensional yang terdaftar di Bursa Efek Indonesia selama 2019-2023. Teknik analisis yang digunakan meliputi analisis regresi berganda untuk menguji pengaruh langsung dan tidak langsung NPL terhadap *tax avoidance*, serta uji Sobel untuk menguji peran mediasi ROA dalam hubungan tersebut. Hasil penelitian menunjukkan bahwa NPL berpengaruh positif signifikan baik secara langsung maupun tidak langsung terhadap kecenderungan perusahaan perbankan untuk melakukan *tax avoidance*. ROA terbukti memediasi hubungan antara NPL dan *tax avoidance*. Temuan ini mendukung teori agensi bahwa penghindaran pajak cenderung terjadi pada perbankan dengan risiko kredit tinggi, namun dengan profitabilitas yang lebih tinggi, praktik penghindaran pajak dapat diminimalkan.

Kata Kunci: *Non-Performing Loan, Return on Asset, Tax Avoidance*, Perbankan

ABSTRACT

This study examines the impact of Non-Performing Loans (NPL) on the tendency of banks to engage in tax avoidance, with Return on Assets (ROA) serving as a mediating variable. The sample consists of conventional banking companies listed on the Indonesia Stock Exchange from 2019 to 2023. The analysis employs multiple regression to test the direct and indirect effects of NPL on tax avoidance, as well as the Sobel test to assess the mediating role of ROA in this relationship. The results indicate that NPL has a significant positive effect, both directly and indirectly, on the tendency of banks to engage in tax avoidance. Additionally, ROA is found to mediate the relationship between NPL and tax avoidance. These findings support agency theory, suggesting that tax avoidance tends to occur in banks with higher credit risk; however, with higher profitability, tax avoidance practices can be mitigated.

Keywords: *Non-Performing Loan, Return on Assets, Tax Avoidance, Banking*