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Pengaruh Karakteristik Audit Terhadap Agresivitas Pajak Pada Perusahaan Perbankan Di Indonesia

The Effect Of Audit Characteristics And Tax Aggressiveness On Indonesian Banking Companies

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Abstract
The increasing demand for transparency and accountability in the banking sector has highlighted the importance of effective audit mechanisms in controlling corporate tax behavior. This study aims to examine the effect of audit characteristics, consisting of auditor industry specialization, audit tenure, and prior-year audit opinion, on tax aggressiveness among banking companies listed on the Indonesia Stock Exchange (IDX) during 2021–2025. This research employed a quantitative causal approach using secondary data obtained from annual reports and independent audit reports. The sample was selected through purposive sampling, and the collected data were analyzed using IBM SPSS through descriptive statistics, classical assumption tests, and multiple linear regression analysis. The results show that auditor industry specialization and prior-year audit opinion have significant effects on tax aggressiveness, while audit tenure has no significant effect. Auditor industry specialization is associated with higher tax aggressiveness, whereas prior-year audit opinion contributes to reducing aggressive tax practices. Simultaneously, audit characteristics significantly influence tax aggressiveness, with an adjusted R^2 value of 24.4%. These findings indicate that audit mechanisms play an important role in shaping corporate tax behavior, although other factors beyond the research model may also influence tax aggressiveness.
Keywords: *Audit Characteristics, Audit Tenure, Auditor Industry Specialization, Banking Companies, Tax Aggressiveness.*

Abstrak
Meningkatnya tuntutan terhadap transparansi dan akuntabilitas dalam sektor perbankan menunjukkan pentingnya mekanisme audit yang efektif dalam mengendalikan perilaku perpajakan perusahaan. Penelitian ini bertujuan untuk menguji pengaruh karakteristik audit yang terdiri atas spesialisasi auditor industri, masa perikatan audit (audit tenure), dan opini audit tahun sebelumnya terhadap agresivitas pajak pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2021–2025. Penelitian ini menggunakan pendekatan kuantitatif kausal dengan memanfaatkan data sekunder yang diperoleh dari laporan tahunan dan laporan audit independen perusahaan. Sampel penelitian dipilih menggunakan metode purposive sampling, kemudian data dianalisis menggunakan IBM SPSS melalui statistik deskriptif, uji asumsi klasik, dan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa spesialisasi auditor industri dan opini audit tahun sebelumnya berpengaruh signifikan terhadap agresivitas pajak, sedangkan masa perikatan audit tidak berpengaruh signifikan. Spesialisasi auditor industri berhubungan dengan peningkatan agresivitas pajak, sementara opini audit tahun sebelumnya berkontribusi dalam menekan praktik agresivitas pajak. Secara simultan, karakteristik audit berpengaruh signifikan terhadap agresivitas pajak dengan nilai Adjusted R^2 sebesar 24,4%. Temuan ini menunjukkan bahwa mekanisme audit memiliki peran penting dalam membentuk perilaku perpajakan perusahaan, meskipun masih terdapat faktor lain di luar model penelitian yang turut memengaruhi agresivitas pajak.
Kata kunci: Agresivitas Pajak, Audit Tenure, Karakteristik Audit, Perusahaan Perbankan, Spesialisasi Auditor Industri.

1. Introduction

The banking industry plays a strategic role in Indonesia's economy as the backbone of the national financial system, serving as both a financial intermediary and a key channel for monetary policy implementation (Otoritas Jasa Keuangan, 2020). As

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publicly listed entities on the Indonesia Stock Exchange (IDX), banking companies are required to publish transparent financial statements that are independently audited to ensure the reliability of financial information and maintain stakeholder confidence (DeFond & Zhang, 2014). This high level of regulatory oversight makes the banking sector an appropriate setting for examining tax aggressiveness, which refers to corporate strategies aimed at reducing tax liabilities through various forms of tax planning, ranging from legitimate tax management to more aggressive practices that approach regulatory boundaries (Hanlon & Heitzman, 2010). Although such strategies may increase after-tax profits, excessive tax aggressiveness can reduce government tax revenues and expose firms to legal sanctions, reputational damage, and greater scrutiny from tax authorities (Lanis & Richardson, 2012; Desai & Dharmapala, 2006).

Corporate governance monitoring mechanisms, particularly external auditing, play a crucial role in controlling managerial behavior related to tax aggressiveness. Audit characteristics, including auditor quality, industry specialization, audit tenure, and prior-year audit opinions, are theoretically expected to enhance financial reporting credibility, strengthen compliance with accounting standards, and reduce aggressive tax practices through greater professional competence and independence (Francis, 2004; DeFond & Zhang, 2014; Khairuddin & Basioudis, 2022). However, evidence from Indonesian banking companies indicates that tax aggressiveness persists despite the presence of these audit characteristics, which may be attributed to the complexity of banking transactions, pressure to maintain profitability, and intense industry competition (Paramita & Fuad, 2023; Kusairi & Abdillah, 2025). Previous studies have reported inconsistent findings: while high-quality audits have been shown to mitigate tax avoidance and aggressive tax behavior (DeFond & Zhang, 2014; Lanis & Richardson, 2012), other studies suggest that audit mechanisms do not always significantly influence corporate tax strategies because tax decisions are often driven by broader business objectives and market pressures (Egbunike et al., 2021). These inconsistencies highlight the need to further investigate whether audit industry specialization, audit tenure, and prior-year audit opinions significantly influence tax aggressiveness among banking companies listed on the Indonesia Stock Exchange.

Previous studies examining the determinants of tax aggressiveness in Indonesia have produced inconsistent findings. Wulandari, Oktaviani, and Jaeni (2024) found that independent commissioners negatively affect tax avoidance, whereas the audit committee has no significant effect. Similarly, Joachim (2024) reported that Big Four audit quality significantly reduces tax avoidance, although the banking sector was excluded from the analysis. Focusing on Indonesian banking companies, Kurniawati, Wijaya, and Oktaviani (2025) confirmed that both audit quality and independent commissioners negatively influence tax avoidance, while the audit committee remains insignificant. In contrast, Dewi et al. (2025) found that audit partner tenure significantly affects tax avoidance, whereas audit quality does not. Evidence from Australia by Mnif and Tahri (2023) further demonstrated that audit partner industry specialization and audit committee expertise significantly reduce bank tax avoidance. Meanwhile, Amalia and Suryaputri (2023) reported that independent commissioners and audit committees negatively influence tax aggressiveness in Indonesian Islamic banks, whereas Novitasari et al. (2024) found no significant effects of board gender diversity, external audit quality, or institutional ownership on tax aggressiveness. Likewise, Ananda (2025) showed that the audit committee reduces tax aggressiveness, while audit quality is insignificant, and Mufidaturrohmah and Rochayatun (2024) concluded that audit tenure negatively affects tax aggressiveness, whereas audit firm size has no significant effect. These mixed findings indicate the need for further investigation into the role of audit characteristics in explaining tax aggressiveness within the Indonesian banking sector.

Although previous studies have provided valuable empirical evidence, most have relied on general proxies of audit quality and have not simultaneously examined specific audit characteristics, such as auditor industry specialization, audit tenure, and prior-year audit opinion, particularly in the Indonesian banking sector. Theoretically, these audit characteristics are expected to influence both audit quality and corporate tax aggressiveness (DeFond & Zhang, 2014; Francis, 2004; Khairuddin & Basioudis, 2022). Furthermore, prior research has predominantly focused on manufacturing firms, leaving limited evidence from the highly regulated banking industry. Therefore, this study addresses this research gap by investigating the simultaneous effects of auditor industry specialization, audit tenure, and prior-year audit opinion on tax aggressiveness among banking companies listed on the Indonesia Stock Exchange during the 2021–2025 period.

2. Literature Review

Agency Theory

Agency Theory, proposed by Jensen and Meckling (1976), provides the primary theoretical foundation for explaining why tax aggressiveness occurs in banking companies. The separation between ownership (principals) and management (agents) creates agency conflicts and information asymmetry, allowing managers to pursue personal interests, such as maximizing compensation, by reducing corporate tax burdens through aggressive tax practices (Desai & Dharmapala, 2006; Lanis & Richardson, 2012). In the highly regulated Indonesian banking sector, pressure to achieve higher profitability may further encourage managers to exploit tax regulations to enhance financial performance. Agency Theory suggests that effective external monitoring mechanisms are necessary to mitigate such opportunistic behavior, with audit characteristics including auditor industry specialization, audit tenure, and prior audit opinion serving as important governance mechanisms to improve financial reporting quality and constrain tax aggressiveness (DeFond & Zhang, 2014). Therefore, Agency Theory provides the theoretical basis for examining the relationship between audit characteristics and tax aggressiveness in Indonesian banking companies.

Signaling Theory

Signal Theory proposed by Spence (1973) and further developed by Bergh et al. (2014) complements Agency Theory in explaining the relationship between audit characteristics and tax aggressiveness. While Agency Theory explains the existence of information asymmetry and the need for monitoring mechanisms, Signal Theory explains how audit characteristics function as credible signals to stakeholders. Audit characteristics, such as auditor industry specialization, audit tenure, and prior-year audit opinion, signal the quality of corporate governance and tax compliance to regulators, investors, and creditors, thereby reducing information asymmetry (Francis, 2004). Banks audited by industry-specialist auditors are more likely to convey positive signals of transparency and compliance, which may reduce tax aggressiveness (Paramita & Fuad, 2023). Conversely, tax aggressiveness itself may be perceived as a negative signal that attracts greater regulatory scrutiny and increases reputational risk (Hanlon & Heitzman, 2010). Therefore, Signal Theory strengthens the Agency Theory perspective by explaining how audit characteristics serve as information signals that influence tax aggressiveness.

Hypothesis Development

The Effect of Auditor Industry Specialization on Tax Aggressiveness

Auditors with industry specialization in the banking sector possess a deeper understanding of industry-specific regulations, risks, and accounting practices, enabling them to more effectively identify transactions associated with aggressive tax strategies (Khairuddin & Basioudis, 2022). Their expertise enhances audit quality and strengthens monitoring functions, thereby reducing opportunities for tax aggressiveness. This argument is supported by Paramita and Fuad (2023) and Hendi et al. (2025), who found that auditor industry specialization is associated with lower levels of tax aggressiveness. Therefore, the following hypothesis is proposed:

H1: Auditor industry specialization has a negative effect on tax aggressiveness.

The Effect of Audit Tenure on Tax Aggressiveness

Audit tenure influences both the auditor's understanding of the client's business and the auditor's independence. A very short audit tenure may limit the auditor's knowledge of the client, whereas an excessively long tenure may impair auditor independence (Qawqzeh et al., 2018). Adegbite (2025) found that an optimal audit tenure is negatively associated with tax aggressiveness. From the perspective of Agency Theory, an appropriate audit tenure enables auditors to perform effective monitoring while maintaining their independence, thereby discouraging aggressive tax practices. Accordingly, the following hypothesis is proposed:

H2: Audit tenure has a negative effect on tax aggressiveness.

The Effect of Prior-Year Audit Opinion on Tax Aggressiveness

The prior-year audit opinion reflects the quality of a company's financial reporting. Firms receiving audit opinions other than an unqualified opinion are generally subject to greater scrutiny in subsequent periods (DeFond & Zhang, 2014). According to Signal Theory, a less favorable audit opinion serves as a negative signal that encourages management to reduce opportunistic behavior, including tax aggressiveness, in order to improve corporate reputation and stakeholder confidence. Therefore, the following hypothesis is proposed:

H3: Prior-year audit opinion has a negative effect on tax aggressiveness.

3. Method

This study employed a quantitative causal research design using secondary data obtained from the annual reports and independent audit reports of banking companies listed on the Indonesia Stock Exchange (IDX) during the 2021–2025 period. The sample was selected through purposive sampling based on data availability and completeness. The study examined the effects of auditor industry specialization, audit tenure, and prior-year audit opinion on tax aggressiveness, with all variables measured using established indicators from previous studies. Data were collected through documentation and analyzed using IBM SPSS. The analysis included descriptive statistics, classical assumption tests (normality, multicollinearity, heteroscedasticity, and autocorrelation), and multiple linear regression analysis. Hypothesis testing was conducted using the coefficient of determination (R^2), the F-test, and the t-test at a 5% significance level to evaluate both the simultaneous and individual effects of the independent variables on tax aggressiveness (Sugiyono, 2019; Ghozali, 2018).

4. Result And Discussion

Description of Population and Sample

This study employed a quantitative approach using banking companies listed on the Indonesia Stock Exchange (IDX) as the research object. Secondary data were obtained from annual reports published on the official IDX website during the 2021–2025 period. The sample was selected using purposive sampling based on the following criteria: banking companies consistently listed on the IDX, publishing complete annual reports, providing all information required to measure the research variables, and presenting financial statements in Indonesian Rupiah. From an initial population of 106 banking companies each year, 89 companies met the sampling criteria, resulting in 445 firm-year observations. After the removal of 132 outlier observations to improve data quality, the final sample consisted of 313 firm-year observations, which was considered sufficient for multiple linear regression analysis and reliable statistical inference (Sugiyono, 2019). The sample selection process based on the predetermined criteria is presented in Table 1.

Table 1. Sample Selection Criteria

No.	Sample Selection Criteria	2021	2022	2023	2024	2025	Total
1	Total number of banking companies	106	106	106	106	106	530
2	Banking companies that did not present financial statements in Indonesian Rupiah	0	0	0	0	0	0
3	Banking companies that did not publish complete annual reports	-	-	-	-	-	217
	Final Research Sample						313
	Total Firm-Year Observations (2021–2025)						313

Source: Processed Data, 2026.

Based on Table 1, the initial population consisted of 530 firm-year observations (106 banking companies observed over five years). No companies were excluded due to reporting financial statements in a foreign currency, while 217 firm-year observations were excluded because complete annual reports were unavailable. After applying the sampling criteria and data screening process, the final sample comprised 313 firm-year observations, which were considered sufficient for the subsequent statistical analyses.

Descriptive Statistics

Descriptive statistics were performed to provide an overview of the distribution and characteristics of the research variables. Table 2 presents the minimum, maximum, mean, and standard deviation for each variable included in the study:

Table 2. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Tax Aggressiveness	313	0.000	0.254	0.17073	0.068444
Auditor Industry Specialization	313	0.000	1.000	0.95527	0.207038

Audit Tenure	313	1.000	9.000	4.60064	2.407973
Prior-Year Audit Opinion	313	0.000	1.000	0.99361	0.079808

Source: Processed Data, 2026.

Based on Table 2, the descriptive statistics indicate that the average level of tax aggressiveness among the sampled banking companies is 0.17073, with relatively low variability as reflected by the standard deviation of 0.068444. Auditor industry specialization has a mean value of 0.95527, indicating that approximately 95.5% of the sampled firms were audited by industry-specialist auditors. The average audit tenure is 4.60 years, ranging from one to nine years, suggesting moderate continuity in auditor–client relationships. In addition, the prior-year audit opinion has a mean of 0.99361, indicating that almost all sampled companies (99.3%) received an unqualified audit opinion in the preceding year.

Classical Assumption Test

Normality Test

The normality test aims to determine whether the residuals in the regression model follow a normal distribution. In this study, normality testing was not conducted statistically; instead, the study relies on the Central Limit Theorem (CLT) (Gujarati & Porter, 2012), which posits that for large sample sizes ($n > 30$), the sampling distribution of the error term approaches normality, thereby allowing the normality assumption to be disregarded. The sample size in this study is 313 significantly larger than 30 meaning that, based on the CLT, the residuals in the regression model can be assumed to be normally distributed, and the normality assumption is satisfied without the need for additional statistical testing.

Multicollinearity Test

The multicollinearity test was conducted to determine whether high correlations existed among the independent variables in the regression model. The results of the multicollinearity test are presented in Table 3:

Table 3. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Auditor Industry Specialization	0.995	1.005	No multicollinearity detected
Audit Tenure	0.995	1.005	No multicollinearity detected
Prior-Year Audit Opinion	0.999	1.001	No multicollinearity detected

Source: Processed Data, 2026.

Based on Table 3, all independent variables have tolerance values ranging from 0.995 to 0.999, exceeding the minimum threshold of 0.10, while the VIF values range from 1.001 to 1.005, well below the maximum threshold of 10. These results indicate that no multicollinearity exists among the independent variables, confirming that the regression model satisfies the multicollinearity assumption and that the variables can be included simultaneously in the subsequent regression analysis.

Heteroskedasticity Test

The heteroscedasticity test was conducted to determine whether the variance of the residuals remained constant across observations in the regression model. The results of the Spearman heteroscedasticity test are presented in Table 4:

Table 4. Heteroscedasticity Test Results

Variable	Significance	Interpretation
Auditor Industry Specialization	0,128	No heteroscedasticity
Audit Tenure	0,520	No heteroscedasticity
Prior-Year Audit Opinion	0,845	No heteroscedasticity

Source: Processed Data, 2026

Based on Table 4, all independent variables have significance values greater than 0.05, indicating that no heteroscedasticity is present in the regression model. Specifically, the significance values are 0.128 for auditor industry specialization, 0.520 for audit tenure, and 0.845 for prior-year audit opinion. These findings suggest that the residual variances are homogeneous across observations, indicating that the regression model satisfies the homoscedasticity assumption and is appropriate for further analysis.

Autocorrelation Test

The autocorrelation test was conducted to examine whether the residuals were correlated across observations. In this study, the Runs Test was employed to detect the presence of autocorrelation, and the results are presented in Table 5:

Table 5. Runs Test Results for Autocorrelation

	Unstandardized Residual
Test Value[a]	0,02305
Cases < Test Value	156
Cases >= Test Value	157
Total Cases	313
Numbers of Runs	165
Z	0,849
Asymp. Sig. (2-tailed)	0,396

Source: Processed Data, 2026.

Based on Table 5, the Runs Test produced an Asymp. Sig. (2-tailed) value of 0.396, which is greater than the 0.05 significance level. This result indicates that no autocorrelation exists in the regression model, suggesting that the residuals are randomly distributed and that the model satisfies the autocorrelation assumption, making it appropriate for further regression analysis.

Multiple Linear Regression Analysis

After all classical assumption tests had been satisfied, multiple linear regression analysis was performed to examine the effects of the independent variables on tax aggressiveness. The regression results are presented in Table 6.

Table 6. Results of Multiple Linear Regression Analysis

Variable	Regression Coefficient	t-Statistic	Sig.	Decision
Constant	-0.103	-2.262	0.024	–
Auditor Industry Specialization	0.159	9.754	0.000	H1 Accepted
Audit Tenure	-0.002	-1.169	0.243	H2 Rejected
Prior-Year Audit Opinion	0.130	3.070	0.002	H3 Accepted

Fstat	34,563	
Sig.F		0,000
R2	0,251	
AdjR2	0,244	

Source: Processed Data, 2026.

Based on the data analysis results above, the regression equation used in this study is as follows:

$$ETR = -0{,}103\alpha + 0{,}159SPE - 0{,}002TEN + 0{,}130OPN + \varepsilon$$

The results indicate that the regression model is statistically significant, as reflected by an F-statistic of 34.563 with a significance value of 0.000, indicating that the independent variables jointly explain variations in tax aggressiveness. The coefficient of determination (R^2) is 0.251, while the adjusted R^2 is 0.244, suggesting that approximately 24.4% of the variation in tax aggressiveness is explained by auditor industry specialization, audit tenure, and prior-year audit opinion, with the remaining variation attributable to other factors outside the research model.

At the individual level, auditor industry specialization has a positive and significant effect on tax aggressiveness ($\beta = 0.159$, $p < 0.001$), supporting H1. Audit tenure has a negative but insignificant effect ($\beta = -0.002$, $p = 0.243$), leading to the rejection of H2. Meanwhile, prior-year audit opinion has a positive and significant effect on tax aggressiveness ($\beta = 0.130$, $p = 0.002$), supporting H3. These findings indicate that auditor industry specialization and prior-year audit opinion are significant determinants of tax aggressiveness, whereas audit tenure does not have a statistically significant influence.

Discussion

The Effect of Industry Auditor Specialization on Tax Aggressiveness

The results indicate that **H1 is accepted**, as auditor industry specialization has a significant effect on tax aggressiveness ($\beta = 0.159$; $p < 0.001$). However, contrary to the proposed hypothesis, the relationship is positive, suggesting that banking companies audited by industry-specialist auditors tend to exhibit higher levels of tax aggressiveness, reflected by lower Effective Tax Rate (ETR) values. From the perspective of Agency Theory, industry-specialist auditors are expected to possess superior knowledge of industry-specific regulations, business practices, and risks, enabling them to detect and discourage aggressive tax practices more effectively (Khairuddin & Basioudis, 2022). Nevertheless, this finding suggests that greater industry expertise does not necessarily constrain tax aggressiveness within the Indonesian banking sector.

One possible explanation is that, consistent with Signal Theory, industry-specialist auditors may use their extensive knowledge of banking regulations and tax provisions to assist clients in implementing tax planning strategies that remain within legal boundaries (Paramita & Fuad, 2023). In addition, economic incentives to maintain long-term relationships with major banking clients and the highly regulated nature of the banking industry may reduce the emphasis placed on tax-related issues compared with broader regulatory compliance. These findings are consistent with Paramita and Fuad (2023), who reported a positive association between auditor industry specialization and tax aggressiveness, and are further supported by Ananda (2025), Novitasari et al. (2024), and Mufidaturrohmah and Rochayatun (2024), who found that audit quality does not significantly constrain tax aggressiveness. Therefore, although the direction of the relationship differs from the initial expectation, the empirical evidence confirms that auditor industry specialization significantly influences tax aggressiveness in Indonesian banking companies.

The Effect of Audit Tenure on Tax Aggressiveness

The second hypothesis (H2), which proposed that audit tenure negatively affects tax aggressiveness, was rejected. The test results show a significance value of 0.243 (p > 0.05) with a regression coefficient of -0.002, indicating that audit tenure does not have a significant effect on tax aggressiveness. From the perspective of Agency Theory, an optimal audit tenure is expected to improve auditors' understanding of client operations and enhance their ability to detect opportunistic practices, including tax aggressiveness. However, a prolonged audit relationship may also threaten auditor independence due to excessive familiarity with management (Qawqzeh et al., 2018). The findings suggest that these two opposing effects offset each other, resulting in no statistically significant impact on companies' Effective Tax Rate (ETR). The average audit tenure in this study was approximately 4.6 years, with a range of 1 to 9 years, which may not provide sufficient variation to create significant differences in tax behavior. Furthermore, audit rotation regulations in Indonesia, as stipulated in Minister of Finance Regulation No. 17/PMK.01/2008, limit excessively long audit engagements, thereby reducing the potential negative impact of prolonged auditor relationships.

This finding is consistent with Dewi et al. (2025), who found that audit tenure does not significantly influence tax aggressiveness in Indonesian banking companies. Similarly, Mufidaturrohmah and Rochayatun (2024) and Ananda (2025) reported that audit-related factors do not significantly affect tax aggressiveness in the banking sector. Novitasari et al. (2024) also confirmed that external auditor characteristics have no significant effect on tax aggressiveness. However, this result differs from Adegbite (2025), who found that audit tenure significantly affects tax aggressiveness in financial service companies in Nigeria. This difference may be attributed to variations in regulatory environments, business characteristics, research periods, and measurement approaches. In Indonesia, strict supervision by regulators such as the Financial Services Authority (OJK) may provide additional monitoring mechanisms beyond auditors, reducing the influence of audit tenure on tax behavior. Therefore, the length of the auditor–client relationship is not a dominant factor in determining tax aggressiveness among Indonesian banking companies, as other factors such as business strategy, profitability, firm size, ownership structure, and corporate governance may play a more substantial role.

The Effect of Prior-Year Audit Opinion on Tax Aggressiveness

The third hypothesis (H3), which states that prior-year audit opinion affects tax aggressiveness, is accepted. The test results show a significance value of 0.002 (p < 0.05) with a positive regression coefficient of 0.130. Since tax aggressiveness is measured using the Effective Tax Rate (ETR), where a higher ETR indicates lower tax aggressiveness, the positive coefficient indicates that prior-year audit opinion is associated with reduced tax aggressiveness. In other words, companies receiving an unqualified audit opinion in the previous year tend to have higher ETR values, reflecting less aggressive tax behavior. Based on Signal Theory, audit opinions serve as signals to stakeholders and regulators regarding the credibility of financial reporting. Companies receiving less favorable audit opinions face greater monitoring pressure and are encouraged to improve reporting quality in subsequent periods (DeFond & Zhang, 2014). From the perspective of Agency Theory, unfavorable audit opinions indicate weaknesses in managerial oversight, increasing external supervision and limiting opportunities for opportunistic actions, including aggressive tax planning. Therefore, prior-year audit opinion functions as an effective disciplinary mechanism that encourages companies to adopt more prudent tax strategies.

The findings also show that companies receiving modified audit opinions tend to experience stronger pressure to reduce tax aggressiveness, as they seek to restore reputation and maintain stakeholder trust. Although 99.3% of the sample received unqualified opinions, the variable remained statistically significant, indicating that even limited variations in audit opinions can influence corporate tax behavior. This result is consistent with Penata (2019), who found that previous audit and tax examination experiences encourage companies to reduce aggressive tax practices in subsequent periods. Recent studies further support the importance of external monitoring and stakeholder pressure in shaping corporate behavior. Ghiffary and Rochmatullah (2026) highlighted that internal banking conditions, including financial performance and technological adaptation, influence managerial decision-making, while Rochmatullah et al. (2026) emphasized that corporate social responsibility reflects accountability toward stakeholders and institutional legitimacy. Hasibuan and Rochmatullah (2026) also confirmed that stakeholder-oriented pressures significantly affect corporate responsibility practices, while Rinarta and Rochmatullah (2026) and Rahmatika and Rochmatullah (2026) demonstrated that economic uncertainty and managerial resource allocation influence strategic corporate decisions. Overall, these findings reinforce that prior-year audit opinion represents an important audit characteristic that strengthens external supervision and contributes to reducing tax aggressiveness among banking companies in Indonesia.

5. Conclusion

This study concludes that auditor industry specialization and prior-year audit opinion significantly affect tax aggressiveness in Indonesian banking companies during 2021–2025, while audit tenure has no significant effect. Auditor industry specialization is associated with higher tax aggressiveness, indicating that specialized auditors may facilitate more advanced tax planning strategies, whereas prior-year audit opinion acts as an effective monitoring mechanism that encourages companies to reduce aggressive tax practices. Simultaneously, the three audit characteristics significantly influence tax aggressiveness, although the model explains only 24.4% of its variation, suggesting the existence of other influencing factors. This study is limited by the observation period, sample reduction due to outliers, limited variation in audit opinions, the use of ETR as the only tax aggressiveness proxy, and the focus on the banking sector. Future research is recommended to extend the observation period, include additional variables such as profitability, leverage, ownership structure, and audit committee characteristics, use alternative tax aggressiveness measures, and expand the research scope to other industries or apply qualitative approaches for deeper understanding.

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