

ABSTRAK

Skripsi dengan judul “Pengaruh Perencanaan Pajak, Penghindaran Pajak, dan *Prudence Accounting* Terhadap Nilai Perusahaan Pada Perusahaan Asuransi” ini ditulis oleh Amalia Palupi, NIM. 126403211001, program studi Akuntansi Syariah, jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, pembimbing Dr. Lantip Susilowati, S.Pd., M.M.

Kata Kunci: Perencanaan Pajak, Penghindaran Pajak, *Prudence Accounting*, Nilai Perusahaan

Industri asuransi di Indonesia terus berkembang dan berperan penting dalam perekonomian. Nilai perusahaan asuransi mencerminkan kinerja, stabilitas, dan prospek keuangan, sehingga menjadi perhatian investor. Berbagai strategi seperti perencanaan pajak, penghindaran pajak, dan *prudence accounting* dapat memengaruhi nilai perusahaan. Perencanaan dan penghindaran pajak mengelola beban pajak, sementara *prudence accounting* memastikan laporan keuangan lebih konservatif. Namun, penelitian terkait topik ini di industri asuransi masih terbatas. Oleh karena itu, penelitian ini bertujuan menganalisis pengaruh ketiga faktor tersebut terhadap nilai perusahaan asuransi.

Penelitian ini bertujuan untuk menguji pengaruh signifikan secara simultan perencanaan pajak, penghindaran pajak dan *prudence accounting* terhadap nilai perusahaan pada perusahaan asuransi. Menguji pengaruh signifikan secara parsial perencanaan pajak terhadap nilai perusahaan pada perusahaan asuransi. Menguji pengaruh signifikan secara parsial penghindaran pajak terhadap nilai perusahaan pada perusahaan asuransi. Menguji pengaruh signifikan secara parsial *Prudence accounting* terhadap nilai perusahaan pada perusahaan asuransi.

Metode penelitian yang digunakan yaitu pendekatan kuantitatif dengan jenis penelitian asosiatif. Pengambilan sampel menggunakan teknik *purposive sampling*. Data yang digunakan sekunder yang didapat dari website resmi Bursa Efek Indonesia (BEI). Metode yang digunakan dalam penelitian ini metode analisis regresi data panel yang diuji melalui E Views 12.

Hasil penelitian menunjukkan bahwa perencanaan pajak, penghindaran pajak dan *prudence accounting* secara simultan berpengaruh positif signifikan terhadap nilai perusahaan pada perusahaan asuransi. Perencanaan pajak secara parsial tidak berpengaruh signifikan terhadap nilai perusahaan pada perusahaan asuransi. Penghindaran pajak secara parsial berpengaruh positif signifikan terhadap nilai perusahaan pada perusahaan asuransi. *Prudence accounting* secara parsial berpengaruh negatif signifikan terhadap nilai perusahaan pada perusahaan asuransi.

ABSTRACT

The thesis entitled "The Effect of Tax Planning, Tax Avoidance, and Prudence Accounting on Company Value in Insurance Companies" was written by Amalia Palupi, NIM. 126403211001, Sharia Accounting study program, Economics department, Faculty of Islamic Economics and Business, supervisor Dr. Lantip Susilowati, S.Pd., M.M.

Keywords: *Tax Planning, Tax Avoidance, Prudence Accounting, Company Value*

The insurance industry in Indonesia continues to grow and plays an important role in the economy. The value of insurance companies reflects their performance, stability, and financial prospects, making it a key concern for investors. Various strategies, such as tax planning, tax avoidance, and prudence accounting, can influence company value. Tax planning and tax avoidance help manage tax burdens, while prudence accounting ensures more conservative financial reporting. However, research on this topic in the insurance industry remains limited. Therefore, this study aims to analyze the impact of these three factors on the value of insurance companies.

This research aims to test the simultaneous significant effect of tax planning, tax avoidance and prudence accounting on the value of companies in insurance companies. Testing the partial significant effect of tax planning on the value of companies in insurance companies. Testing the partial significant effect of tax avoidance on the value of companies in insurance companies. Testing the partial significant effect of prudence accounting on the value of companies in insurance companies.

The research method used is a quantitative approach with an associative research type. Sampling using purposive sampling technique. The data used is secondary obtained from the official website of the Indonesia Stock Exchange (IDX). The method used in this study is the panel data regression analysis method tested through E Views 12.

The results of the study show that tax planning, tax avoidance and prudence accounting simultaneously have a significant positive effect on the value of companies in insurance companies. Partial tax planning does not have a significant effect on the value of companies in insurance companies. Partial tax avoidance has a significant positive effect on the value of companies in insurance companies. Prudence accounting partially has a significant negative effect on company value in insurance companies.